



A MODERNIZED SYSTEM OF BENEFITS IS THE FOUNDATION FOR AN INCLUSIVE ECONOMY

AUTHOR

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ABOUT BENEFITS21

Benefits21 is a partnership between the Financial Security Program and the Future of Work Initiative and is developed under the Global Inclusive Growth Partnership (GIGP), a collaboration between the Aspen Institute and the [Mastercard Center for Inclusive Growth](#). It is a multi-faceted, multi-stakeholder initiative to create an inclusive, portable, people-centric, and interoperable system of benefits that is grounded in what workers need to be financially secure and the critical role that benefits play in ensuring and protecting that security. The initiative is designed to: **(1)** accelerate a paradigm shift in benefit design and delivery in America with workers at the center of the process; **(2)** create an equitable system of benefits so all workers can thrive; **(3)** spark market and policy innovations from employers, benefit administrators and providers, financial service companies, technology providers, nonprofits, advocates, and policymakers; **(4)** take an evidence-based approach to recommend a core bundle of benefits all workers need to be financially secure; and **(5)** ensure sustainability of a modernized system of benefits by looking at all aspects of benefit design and delivery including funding, administration, distribution, and disbursement.

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The Aspen Institute Future of Work Initiative is a nonpartisan effort to identify concrete ways to address the challenges American workers and businesses face due to the changing nature of work in the 21st century. To learn more, visit www.aspeninstitute.org/futureofwork.

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Introduction

In the United States, our systems of benefits—both those publicly and privately offered—are foundational supports that enable millions of workers who have effective access to them be resilient, pursue opportunities, and lead economically dignified lives. While there is often a misperception that our social safety net is utilized by those choosing not to work, millions of workers rely on public benefit programs such as nutritional assistance and housing assistance to make ends meet while being employed. Workers also have access to public benefits through social insurance programs such as Social Security, Medicare, and Unemployment Insurance to protect them from future economic risks. At the same time, private benefits—which are often publicly-subsidized, such as paid sick leave, retirement benefits, and health insurance—offer critical workplace benefits that, if available, support workers’ ability to achieve financial stability in the short-term and build financial security in the long-term. And while some workers utilize both systems at the same time and others move between systems in moments of transition, the economic crisis brought on by COVID-19 has revealed not only how critical both systems are for the financial security and economic mobility of all workers, but also how effective these systems could be if they worked in concert to support all workers.

A large and committed field of experts have dedicated their careers to researching and improving public and private benefit systems, working diligently to strengthen their design and delivery through innovative market and policy reforms. In the public benefit space, researchers, advocates, nonprofits, technologists, and financial service providers have worked to improve access, reduce complexity in navigating a fragmented system, and upend the narrative around a lack of deservedness that is often attached to our social safety net programs. In recent years, we have seen a proliferation of nonprofits and fintech actors create people-centric, tech-enabled solutions that help households navigate, manage and apply for public benefits. These tech-enabled safety net actors stand apart by integrating user voice and experience to influence their design and advocate for change.¹

At the same time, we have also seen innovation to explore new models of public assistance, with governments, nonprofits, and the private sector piloting basic income.² These efforts recognize not just the need for more income supports but also the importance of unconditional public assistance to households that provide benefits with more freedom of choice and dignity.

Separately, a field dedicated to improving workplace benefits—researchers, employers, benefit administrators and providers, advocates, fintech actors, and nonprofits—has been working on improving workplace benefits and policies to strengthen their reach and impact and creating new solutions to support workers. This work has included improving the design of retirement plans to increase take-up and savings rates and legislative reform to expand access through state-sponsored retirement plans. It also involves the upskilling of workers to ensure access to new skills and more opportunities,³ as well as research and recognition of the importance of stable work schedules to reduce income volatility and scheduling unpredictability in workers’ lives.⁴ Additional work has spurred the proliferation of nascent financial well-being programs and services⁵ that recognize the interconnectivity between workers’ financial lives and employers’ ability to retain and enhance workplace productivity.

Outside of these two efforts has been an emergent third set of voices advocating for portability of benefits—public and private—to ensure access to benefits for those who are traditionally left out due to their occupations, employers and work arrangements, and continuity of benefits during periods of transition.⁶ The rise in non-traditional work and multiple job-holdings, including in the gig economy, has brought renewed focus on the need for benefits that sit with the individual, not their employer, with the development of new marketplace solutions and enactment of legislation to support benefit portability.

All of these efforts are critical to ensuring access to benefits with dignity, and all are foundational for workers to achieve financial security and

mobility. But with a growing percentage of our workforce disproportionately excluded from workplace benefits, the current private benefit system is not equitable and inclusive in its design. Excluded from many private benefits, these workers often rely on our public benefit system to get by but continue to face hurdles in accessing these benefits, stigmatization for using them, and disincentives through asset limits and cliffs to build toward security and achieve economic opportunity. While these systems of benefits are often viewed as separate, they are intertwined not only by their users but also by the reality that many benefits rely on a combination of public and private support, with many workplace benefits legislatively designed, mandated, and publicly-subsidized.

In short, our systems of benefits are broken.

The systems are fragmented, antiquated, and not designed to meet the financial security needs of all workers, and as the pandemic has highlighted, are not accountable or responsive in an effective, timely manner. While the need existed prior to COVID-19, the economic and health crises of today highlight the urgency of the moment to reimagine and create a modernized system of benefits to ensure the financial security of workers and an inclusive economic recovery. At the outset of the pandemic, more than 44 million workers became unemployed within 12 weeks,⁷ highlighting the need for interoperability across our public and private systems for seamless access in moments of transition. Along with high unemployment, over 5 million people lost health insurance in just a couple months,⁸ emphasizing the critical need for portability to ensure continuity of coverage.

We face an urgent moment in time to bring all of these experts together—working in public benefits, private benefits, and portability of benefits—to utilize our collective energy and creativity to advance new solutions that center on the goal of seamlessly supporting workers.



We face an urgent moment to bring experts across public benefits, private benefits, and portability of benefits together to advance new solutions centered on the goal of seamlessly supporting workers.



Benefits21 is a multi-stakeholder, multi-faceted initiative to integrate and modernize our system of benefits. Importantly, to ensure all workers have financial security and can live economically dignified lives requires the design and delivery of a system of benefits guided by four key principles. Workers in America need and deserve an integrated system of benefits that is:

1. **inclusive** of all workers across work arrangements;
2. **portable** to prevent interruption of coverage or loss of funding during job transitions;
3. **people-centric**, with workers and their voice, life, and experience central to system design and delivery; and
4. **interoperable** to ensure seamless access and effective integration of benefits.

In this paper we will provide an overview of Benefits21 and our reimagining of a modernized, integrated system of benefits. We will also recognize how our public and private systems of benefits are not meeting the needs of workers and share our commitment to help create an inclusive economy where all workers can prosper.

This initiative, Benefits21, is a multi-year, multi-faceted approach designed to:

- 1.** Accelerate a paradigm shift in benefit design and delivery in America with workers at the center of the process;
- 2.** Create an equitable system of benefits so all workers can thrive;
- 3.** Spark market and policy innovations from employers, benefit administrators and providers, financial service companies, technology providers, nonprofits, advocates, and policymakers;
- 4.** Take an evidence-based approach to recommend a core bundle of benefits all workers need to be financially secure; and
- 5.** Ensure sustainability of a modernized system of benefits by looking at all aspects of benefit design and delivery including funding, administration, distribution, and disbursement.

Benefits21: Reimagining Our System of Benefits

To reimagine our system of benefits, Benefits21 is taking a holistic approach to create an integrated system of benefits for all workers, removing the fragmentation within and across our publicly and privately offered benefits. At the heart of that system needs to be workers' financial security and economic dignity, with a focus on designing with and for those who are typically marginalized and persistently left out—low-wage workers, workers in non-traditional work arrangements, and workers of color.



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Benefits21 is Grounded in Financial Security

Benefits21 is a multi-faceted, multi-stakeholder initiative to create an inclusive, portable, people-centric, and interoperable system of benefits that is grounded in what workers need to be financially secure and the critical role that benefits play in ensuring and protecting that security. To achieve financial security, workers and their households need routinely positive cash flow—which comes from stable, predictable, and sufficient income—as well as an ability to meet their basic needs and extra cash inflows to set aside into savings. With routinely positive cash flow, families can stabilize and begin to

build resilience to weather financial shocks. As families continue to build personal resources, they then can start to invest in themselves and their families through education, training, and life-long learning. They can build assets, accumulating wealth over time and open doors to economic mobility.⁹

We know that workers need a reimagined system of benefits that provides the foundational support that all individuals deserve to be financially stable and secure. And this system needs to work for all workers, irrespective of their occupation and work arrangements. The changing nature of work and the likely longer-term impact of the pandemic,¹⁰ plus a recognition that a subset of individuals might not be able to work due to disability or dependent care responsibilities, requires that we maintain a commitment to inclusivity as we reimagine our system of benefits that truly addresses the financial security of all.

With a framework of financial security, an evidence-based approach, and design principles to guide us, we will determine the core bundle of benefits that provides income support; helps manage and reduce expenses; supports wealth-building and economic opportunity; and protects and ensures resilience from large shocks. This system of benefits will ensure all households can stabilize in the short-term and build toward financial security and economic mobility in the long-term.

Response to Support Workers in COVID-19 was Critical, but Millions are Still Struggling

In response to COVID-19, Congress passed the Families First Coronavirus Response Act and the CARES Act in March 2020, providing key supports to households to cope with the pandemic. The passage of these acts was a critical win to support the financial security of households during a significant economic shock and an admission of the insufficiency of the safety net as it existed prior to the pandemic. For workers that were able to access these supports—expanded unemployment insurance, cash assistance, and paid sick leave—they were successful in helping them stabilize and even experience a temporary increase in income.¹¹ However, the underlying design and delivery of these benefit systems prevented that success from reaching everyone eligible. Millions were left out from accessing these crucial benefits, while many others who were able to navigate procedures and successfully apply still struggled to receive benefits in a timely, effective manner.

The economic impact payments provided an unconditional cash transfer to households, automating the process based on previous tax filings and depositing stimulus checks into bank accounts on record. However, for many households, especially those that had not filed taxes in 2018 or 2019 or didn't have a bank account, the system created significant hurdles and delays.

While the unbanked issue for some was addressed through the issuance of prepaid debit cards¹² and more than 159 million payments had been made as of early June 2020, another 30 to 35 million payments had yet to be issued months later¹³ with low-income households still struggling to receive their funds.¹⁴



The pandemic unemployment compensation program increased the number of weeks a worker could receive a benefit, enhanced benefits by a flat \$600 a week for all, and extended coverage to workers such as gig workers and the self-employed who are typically not eligible for traditional Unemployment Insurance (UI). But UI systems, administered by states and often underfunded and designed to exclude workers¹⁵ from accessing funds, faced significant backlogs as they struggled to cope with the influx of unemployed workers and to manage eligibility for non-traditional recipients of UI.

One national survey found that for every 10 people who filed for UI successfully, three to four tried but failed and another two didn't even try due to the challenges.¹⁶ With more than 44 million workers unemployed in the 12 weeks following mid-March 2020, a system designed to keep many out struggled to respond to the urgency and demand of the need.¹⁷



Federal mandates on paid leave required certain employers to provide employees with paid sick leave or expanded family and medical leave for specified reasons related to COVID-19. While limitations existed on usage, it was a critical support for essential workers who work at low-wage jobs and lack access to these supports to protect their health and financial security. However, the federal mandate had exclusions and limitations in usage that impacted many low-wage workers.¹⁸ The federal government also temporarily suspended limits and modified procedures in the Supplemental Nutritional Assistance Program (SNAP), making it easier for families to continue participating and apply for benefits, and providing emergency supplements

and additional food support to children who were no longer in school but eligible for free or reduced lunch.¹⁹

In the first three months of the pandemic, 6 million individuals enrolled in SNAP with a total of 43 million people (one of every eight Americans) utilizing this critical benefit.²⁰ While delays were not as significant as in UI systems, access to this critical safety net program has not prevented an increase in food insecurity during this pandemic.²¹



These supports, coupled with additional temporary supports including moratoriums on eviction and student debt relief, helped families stay afloat and prevented a rise in poverty rates across the country.²² Companies also adopted additional workplace benefits to support their workers, such as hazard pay and additional paid leave.²³ While these reforms have all provided crucial supports during the pandemic, workers who were already living in a state of financial crisis prior to COVID-19 shouldn't have to wait for a pandemic to receive benefits critical to their financial stability and security. Nor should they be concerned about how to stabilize and thrive once these temporary supports expire. The scope and scale of policy reform in response to COVID-19 underscores the complexity of the pandemic, and the urgent need for an integrated, holistic approach to benefit modernization that is grounded in workers' financial security.

COVID-19 Exposed America's Broken Systems of Benefits

By three months after the passing of the CARES act



30 to 35 million had not received check or payments.

For every 10 people who filed for Unemployment Insurance successfully



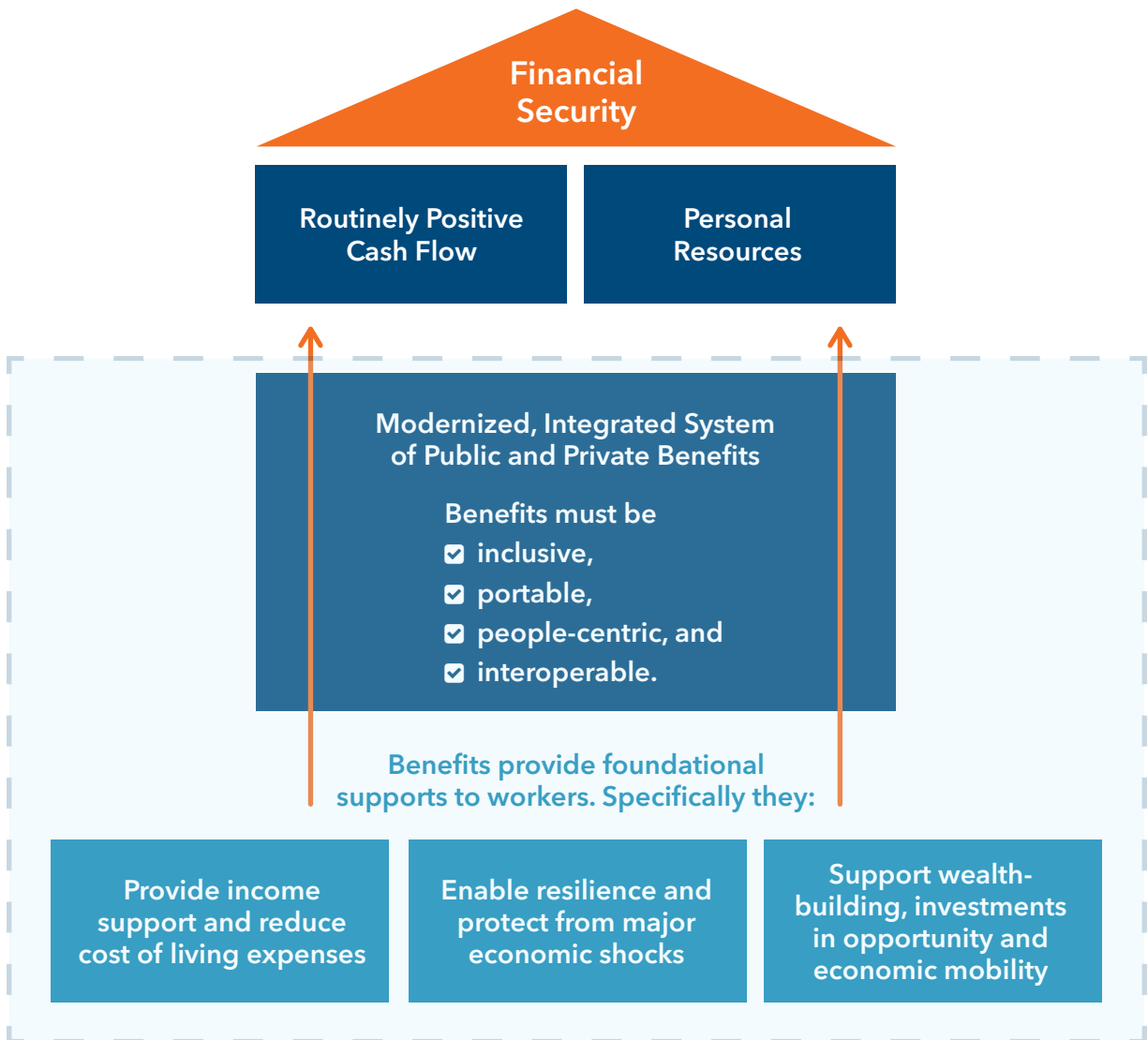
3 to 4 tried but failed



Another 2 didn't even try due to challenges



The Framework for a Modernized, Integrated System of Benefits



Benefits are foundational to ensuring financial security. A system of benefits rooted in financial security and designed for workers can ensure economic dignity by offering the freedom to not have to choose between their health or their finances; the freedom to pursue new opportunities and lifelong learning; and the dignity of respect to utilize and access a system of benefits without being questioned on their deservedness.

Benefits21 will take an Integrated Approach to Modernizing Our System of Benefits

To ensure all households have access to these core benefits requires a modernized, integrated system of benefits to effectively reach all workers and meet their needs. Many households today rely on both publicly and privately offered benefits, and a variety of benefits to meet needs such as nutritional assistance, rental assistance, health insurance, and retirement savings. Integration is therefore critical to ensure ease of access to multiple benefits, responsiveness to changes in workers' financial lives, and continued access during moments of transition. In the private sector, employers have played a key role in integrating access to multiple benefits during onboarding or annual enrollment, while third party nonprofits have played a key role in connecting and enrolling individuals into multiple public benefit programs. However, more can be done to not just ease and simplify access to multiple benefits but to tighten the integration of benefits to more effectively respond to and meet workers' needs. For instance, saving products that allow workers to save for both emergencies and retirement can support both their short-term stability and longer-term security. However, for these products to support all workers means an integration of our public and private systems, so that workers utilizing public benefits aren't disincentivized to save with policies such as asset limits and can utilize both systems of benefits to effectively stabilize and build financial security.

Integration is critical to ensure ease of access to multiple benefits, responsiveness to changes in workers' financial lives, and continued access during moments of transition.

Many benefits today also rely on some combination of public-private support. Paid sick leave is a voluntary private benefit typically offered at the discretion of employers but required by law in 12 states and Washington, D.C., as well as some cities and counties to ensure access for all of their workers.²⁴ Many employer-sponsored retirement plans are regulated by the Employee Retirement Income Security Act (ERISA) with tax benefits that incent employee and employer contributions. Unemployment Insurance, a program defined by federal law and overseen by the federal Department of Labor, is administered by the states. The majority of funding for UI comes from a tax on employers. Successful portable benefit models to date have also emerged from public-private partnership. Social Security is a federally administered portable benefit program that is funded through payroll taxes paid by employers and employees. The Black Car Fund, an example of a publicly mandated, privately administered portable benefit, came out of a New York state law mandating workers compensation for independent drivers and is paid for by a surcharge on passengers.²⁵ These models highlight the connectivity of our benefit systems and the importance of a modernized approach to benefit design and delivery that looks holistically at public and private benefits, integrates them allowing for interoperability between systems, and ensures portability so benefits reside with individuals. Benefits21 will therefore focus on an approach that:

- **Facilitates benefit portability**, to shift toward worker-centric models that ensure benefits are connected to an individual, rather than a single employer. Portability allows for continuity of access and funding from job to job and is important to ensuring an integrated system of benefits that is inclusive of all workers, irrespective of work arrangement and employment status. As part of the work, we will conduct research on workers' benefit needs, develop insights and resources to inform portable benefit design and delivery, and convene and equip a diverse community of leaders and policymakers with information, insights and tools to drive change;

- **Modernizes our safety net**, focusing on the key role technology and user voice can play in improving our system of public benefits. To ensure that modernization is inclusive and equitable, we will incorporate people-centric processes into the development of benefit policy and delivery systems. As part of the work, we will conduct research on the development of the tech-enabled safety net and participatory policy-making processes; develop insights and best practices for policy-making and product innovation that integrate the voice and experience of users; and help inform design of people-centric, tech-enabled systems that are responsive to the changing needs of workers and the changing nature of work. We will design mechanisms that ensure that safety net systems are accountable to the users these systems are intended to serve. We will educate policymakers about the experience of users and make clear the direct relationship between policy design, user experience, and policy effectiveness;
- **Strengthens our bundle of private, workplace benefits** by using research and evidence to determine the suite of workplace benefits workers need to ensure their financial security,
- and what role policy needs to play to ensure equitable access across industries, occupations and work arrangements. As part of this work, we will conduct research and gather insights on workplace benefits and the metrics needed to measure their impact on the financial security of workers, and convene a working group to identify gaps, conduct research, develop insights and determine the core bundle of workplace benefits that all workers need to thrive; and
- **Focuses on economic dignity of all workers**, with this work rooted in the strong belief that all workers and households deserve the economic capacity to care for family, the ability to pursue opportunity and achieve mobility, and the right to work and participate in the economy with respect.²⁶ A system of benefits rooted in financial security that is designed with and for workers can ensure their economic dignity by offering workers the freedom to not have to choose between their health or their finances; the freedom to pursue new opportunities and lifelong learning; and the dignity of respect to utilize and access a system of benefits without being questioned on their deservedness.

Design Principles for a Modernized System of Benefits

Our Guiding Principles for Benefits²¹

Ensuring all workers are financially secure and can live economically dignified lives requires the design and delivery of a system of benefits guided by these principles:

Inclusive

Protects all workers, irrespective of their work arrangement and employment status



People-centric

Ensures workers and their voice, life and experience are critical and central to the design and delivery of benefits



Portable

Ensures continued access and funding as workers transition to new jobs, enter new work arrangements and piece together different types of work



Interoperable

Uses technology to effectively integrate benefit systems and platforms and ensures seamless access



Responsive

Responsive and accountable to workers' changing needs and economic conditions



Equitable

Ensures all workers, including workers of color, low-wage workers, and workers in non-traditional work arrangements, can achieve financial security



Effective

Ensures workers don't face barriers to access and receive benefits in a timely, effective manner



Promotes Mobility

Supports job growth and economic opportunity of workers without cliffs or limitations that create barriers



Maintains Dignity

Treats all workers with dignity, irrespective of the benefits needed to ensure their financial security



A Modernized, Integrated System of Benefits is Critical Because our Public and Private Benefits are Not Meeting the Needs of Workers

Imagine a family of four, with a father working a full-time job at a restaurant and occasional nights and weekends as a ride-sharing driver while the mother works full-time at a daycare center. This family was juggling multiple jobs but barely making ends meet prior to COVID-19 and relying on SNAP for food security. The father has access to healthcare through his work, but the mother has no access to workplace benefits. As families sheltered in place and school and non-essential businesses closed down, the slower restaurant traffic resulted in the father being laid off. With limited use of ride-sharing services, he has no income coming in and loses his workplace healthcare coverage. But his wife continues to work, putting her and her family at risk of exposure to COVID-19 without any health insurance. While the father stays with their school-aged children at home without internet access to connect them to their classrooms, he also struggles to navigate the public benefit system to access supports. He tries to apply for Unemployment Insurance but experiences significant delays in the process with the influx of applicants, and without a bank account, the family cannot receive their stimulus checks in an immediate, seamless way. He can make some purchases online with his Electronic Benefit Transfer (EBT) card but faces limitations on how funds can be utilized for his household's needs. And with a loss of health insurance, he tries to determine if his family is eligible for Medicaid and how to apply. With limited income, a lack of immediate access to benefits to provide much needed support, and a need to self-navigate a complex, fragmented, and overwhelming system, the family faces insurmountable challenges and no real means to manage without going into debt—and that at a high cost.

This family's struggle is one experienced by millions even prior to COVID-19, but the pandemic has highlighted the severity of this

fragility, the cracks in our system of benefits, and the lack of economic dignity for many workers whose choice was either their health or their financial security—or perhaps the loss of both. Workers of color disproportionately experience inequitable access to our systems of benefits and are the ones most severely impacted in the pandemic. Black and Latinx households have faced higher levels of economic and health risk as a result of COVID-19, with both higher levels of unemployment and higher risk of exposure with overrepresentation in essential work.²⁷ In the midst of the pandemic, 61 percent of Latinx and 44 percent of Black survey respondents indicated that they or a wage earner in their household had experienced a job or wage loss, as compared with 38 percent of White respondents. Forty-eight percent of Black and 44 percent of Latinx respondents struggled to pay their bills, compared with 26 percent of White respondents.²⁸ And as they struggle financially, Indigenous peoples, Black Americans and Latinx Americans also have faced greater risk of exposure and severe illness from COVID-19 than White Americans.²⁹

To successfully thrive in America requires access to both livable wages and a system of benefits critical to supporting the economic security and prosperity of workers, but **our system of benefits is not currently designed to equitably reach and support millions of workers—including many of the 53 million low-wage workers,³⁰ 15 million in non-traditional work arrangements,³¹ and 61 million workers of color.³²**ⁱ

ⁱ These numbers reflect the total number of workers in each category, recognizing that there is overlap across these categories of workers.

Our private benefits are not reaching millions of workers

Given the discretionary nature of employer-provided benefits in our country, huge inequities exist in access.³³ Comparing access to employer-sponsored retirement plans in the private sector, part-time workers are only 51 percent as likely to have access than full-time workers, lowest wage workers are 49 percent as likely to have access than the highest wage workers, and workers in smaller companies are 64 percent as likely to have access than workers in larger companies. The gap is even wider for employer-provided healthcare plans in the private sector, with part-time workers 25 percent as likely and lowest-wage workers 40 percent as likely to have access than full-time workers and highest-wage workers, respectively.³⁴ These gaps in access exist in other common workplace benefits, including paid sick leave and life insurance.

Even when workers have access to workplace benefits in the private sector, lower levels of take-up result in overall lower rates of participation. Fewer than one in four lowest-wage workers and part-time workers participate in their retirement plans, and nearly one out of 10 part-time workers and one out of five lowest wage workers participate in their healthcare plans. In comparison, at least three out of five full time workers and seven out of 10 highest wage workers participate.³⁵ Low participation rates highlight the struggle workers face to utilize benefits when they need their full paycheck to make ends meet and the importance in removing barriers to access, improving design and delivery, and ensuring affordability so the burden of cost does not fall on the workers.

Black, Indigenous, and People of Color (BIPOC) are overrepresented in the low-wage workforce as a result of a history of structural racism that has impeded, and continues to impact, their access to quality jobs and workplace supports. Latinx workers are overrepresented in low-wage sectors, such as restaurant and construction, as are Black workers in low-paying jobs within healthcare—where they are less likely to have access to health and retirement benefits than White workers in their sector. Latinx workers are half as likely to have health insurance than their White counterparts in construction and fewer than half of Black workers and a third of Latinx workers participate in a workplace retirement plan.³⁶ Indigenous workers have also faced decades of discrimination, resulting in decreased access to good employment opportunities and higher rates of unemployment than White workers.³⁷

Workers in non-traditional work arrangements also lack equitable access to workplace benefits. About 10 percent of workers rely on a non-traditional work arrangement as their main source of income, which includes independent contractors, temporary agency workers, on-call workers, and contract company workers.³⁸ Only 13 percent of temporary agency workers, 28 percent of on-call workers and 41 percent of contract company workers have employer-provided health insurance compared with 53 percent of workers in traditional work arrangements. Similarly, temporary agency workers and on-call workers are less likely to be eligible for employer-sponsored retirement plans, with only 13 percent and 35 percent respectively, compared with 51 percent of workers in traditional work arrangements.³⁹

Our current system of benefits is not currently designed to equitably reach and support millions of workers—especially:

- ✓ low-wage workers,
- ✓ workers in non-traditional work arrangements, and
- ✓ workers of color.



Structural Racism has had a Lasting Impact on Workers

People of color have historically faced structural racism, with centuries of racist policies and practices that persist today and continue to negatively impact their experiences in the labor market and their opportunities for financial security and economic mobility. As such, it is essential to understand and recognize their unique histories, the deep roots of systemic racism in our country, and how much they have impacted and continue to impact Indigenous, Black and Latinx communities. We need to recognize these histories and incorporate them into our work as we reimagine an equitable, inclusive system of benefits so all workers can prosper.

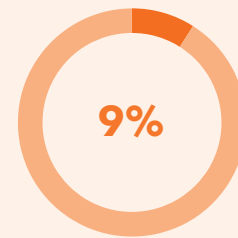
Indigenous Workers

As European settlers began to explore America, Indigenous families experienced displacement from their ancestral lands. The United States negotiated treaties with tribal nations to facilitate this removal as well as the creation of reservations. The Indian Removal Act in 1830 strengthened these practices by authorizing the federal government to forcibly remove and relocate Indigenous families to make room for White settlers.⁴⁰ Thousands died along the way of this forced migration. The Dawes Act in 1887 converted tribal lands into small individual lots which were then seized by the federal government and redistributed to White Americans.⁴¹ These acts by the federal government led to displacement of Indigenous families, a significant loss of land, and significant reductions in the population of many tribes. These policies continued with federal laws passed in the mid-1900s that promoted the assimilation of Indigenous people, ended the recognition of more than 100 tribal nations, and resulted in more land loss, a loss of language and culture, and a concerted effort to relocate tribal citizens to urban settings.⁴²

As a result of centuries of systematic displacement and a legacy of discrimination, Indigenous peoples' historical experience continues to impact them generations later. Indigenous peoples still face limited economic opportunity in Indian country⁴³ and, isolated

in urban settings away from their communities, discrimination in the workplace.⁴⁴ **Among Indigenous peoples, one in four live in poverty and more than one in seven in their prime working age are unemployed.⁴⁵ With a history of federal redistribution of their lands and wealth and a lack of opportunities, most Indigenous peoples have acquired little, with median wealth less than 9 percent of the median of all American households.⁴⁶**

The Median Wealth of Indigenous Households is..



of the median wealth for all American households

And when it comes to intergenerational mobility, Indigenous children have much lower rates of upward mobility and higher rates of downward mobility than White children.⁴⁷

Black Workers

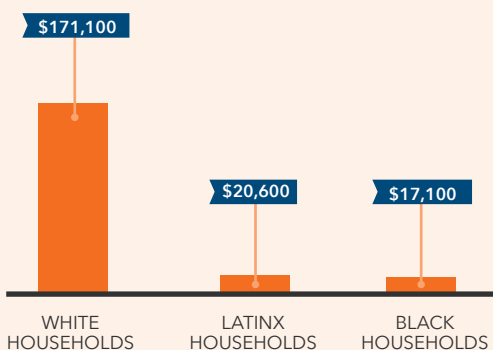
From the moment that the first recorded slave ship crossed the Atlantic in 1619, Black Americans have been exploited, with plantation owners eliciting nearly \$14 trillion of free labor from them.⁴⁸ When the enslaved began escaping to freedom in the North, Congress passed the Fugitive Slave Act of 1850—the second of such laws—to return them to their owners, fine those who did not comply, and imprison anyone assisting their escape. Even after the abolishment of slavery, Jim Crow laws were passed across the country, specifically engineered to keep Black workers in economic servitude. One such law in South Carolina imposed “Black Codes” that fined Black workers for working in any occupation other than domestic servitude

or farming. Years later, the New Deal's Social Security Act (1935) and Fair Labor Standards Act (1938) established protections for workers including Social Security benefits, 40 hour work weeks and minimum wage standards, but Black workers were disproportionately excluded since many service, domestic, and agricultural jobs were not covered.⁴⁹ Service jobs that typically employed Black workers, relied on tipping, which allowed American restaurants and organizations to increase profits without paying Black employees their fair wages.^{50,51}

This history of servitude and exclusion and a persistence of occupational segregation and discriminatory practices has resulted in Black workers today facing higher rates of unemployment, lower levels of pay, fewer employer benefits, and higher levels of employment instability. **Black workers are 32 percent more likely to earn low wages compared with their White counterparts⁵² and the median wealth of Black households is \$17,100, which is one-tenth the median wealth of White households.⁵³**

The Median Wealth of Households

In 2016, White Households had 10 times more wealth than Black households and 8 times more than Latinx households due to systemic racism and a history of inequality.



Source: Pew Research Center's "How U.S. Wealth Inequality Has Changed Since the Great Recession."

Similar to Indigenous children, Black children have lower rates of upward mobility and higher rates of downward mobility than White children.⁵⁴

Latinx Workers

For the Latinx community, the story of discrimination largely began with the end of the Mexican-American War in 1848. The Treaty of Guadalupe Hidalgo, which ended the war, granted over half of Mexico's territory to the United States but allowed Mexicans in the new US territory to keep their property and become citizens. Yet, in practice the treaty was largely ignored as many experienced discrimination and lost their legal protections and land to White settlers. Soon after, some Mexicans chose to emigrate to the United States due to the political climate in Mexico and were then economically exploited by employers seeking cheap labor. The Southern Pacific Railroad and other companies ignored immigration labor laws, even actively recruiting from Mexico to ensure access to cheap labor.⁵⁵ Labor shortages in the aftermath of World War I increased the flow of immigrants to low-wage jobs in railroad, agriculture, meatpacking, automobile work, steel mills, and metal foundry.⁵⁶

This pattern of systemic racism continues today with Latinx workers disproportionately toiling in low-wage jobs and in work that has historically been excluded from workplace protections and benefits. **Latinx workers are 41 percent more likely to earn low wages compared with their White counterparts⁵⁷ and Latinx households have a median wealth of \$20,600, which is one-eighth the median wealth of White households.⁵⁸**

How Workplace Benefits Came to Be

During the 20th century, workers in America saw a transition in payment for labor services from wages only to a combination of wages and non-wage compensation. The Great Depression and the rise of unemployment led to the New Deal, legislation that helped create the Social Security program and a basic Unemployment Insurance program. These were the first set of public programs, intentional policy decisions, that provided workers access to benefits in times of hardship and as a right earned for working. Pro-labor legislation like the Wagner Act was also passed, allowing for labor unionization and collective bargaining.⁵⁹ And in the aftermath of World War II, employers responded to a freeze on wages to control wartime inflation by offering workplace benefits to recruit and attract talent.⁶⁰ To prevent labor strikes due to the wage freeze, the War Labor Board exempted employer-paid health benefits from wage control and income tax, resulting in high demand.⁶¹ During this time we saw a rise in other workplace benefits including paid sick leave and paid time off.

This post-war economy coupled with the rise in union strength created a shared prosperity model between many workers and their employers. This model included the adoption of benefit structures that helped families protect savings and build and protect wealth.⁶² However, the country's history of occupational segregation for workers of color and women coupled with the discretionary nature of workplace benefits led to racial and gender exclusion in workplace prosperity. In the early 1970s this shared prosperity model was disrupted by shareholder capitalism, with a shift toward the primary role of businesses to return value to their shareholders.⁶³ From the 1970s to today the result has been a widening of our income and wealth inequality gap, more so for workers of color, and declining economic security for workers nationally.⁶⁴

Our public benefits are critical for workers but are not effectively supporting them

Public benefits provide a critical support to families, with our safety net programs helping reduce levels of poverty by nearly half. One in four wage-earners receive means-tested public assistance,⁶⁵ nearly half of workers earning less than \$10.07 an hour rely on some form of public assistance,⁶⁶ and nearly three-fourths of participants in major public assistance programs are in working families.⁶⁷ The three occupations with the highest level of participation are front-line fast food workers, child-care providers, and home care workers—with at least 50 percent of workers in these occupations living in households where at least one member relies on some form of public assistance.⁶⁸

While many workers need access to public benefits, trying to claim them comes with complexities and hurdles—including fragmented programs across the federal, state and local levels, challenges in application paperwork and processing, stringent and conflicting eligibility requirements, limited funding creating gaps in access, and restricted use of funds. Compounding these challenges is the fact that once accessed, these programs often fall short in helping workers stabilize and come with asset limits and benefit cliffs that disincentivize and compromise their security and mobility. For example, SNAP effectively reaches families but the program falls short of covering the cost of food with nearly one-third of SNAP families also utilizing food banks.⁶⁹ Families also face barriers to utilization, as funds sit on an EBT card that can be used only at certain qualifying stores with limited online options.⁷⁰ The change from the federal assistance program Aid to Families with Dependent Children (AFDC) to a block grant, Temporary Assistance for Needy Families (TANF), resulted in a transition away from a cash assistance program to a weak safety net program ineffective in lifting families out of poverty.⁷¹ And despite the growing need for affordability of housing, only one in four families eligible for federal rental assistance actually receives it.⁷²

Although many families receiving benefits have at least one working household member, the work requirements attached to public assistance often lead to loss of benefits, don't effectively promote work or poverty reduction, and are costly and burdensome to administer.⁷³ Often these work requirements are so complicated that households struggle to understand them,

can't always access the training to qualify, or fail to provide the necessary documents to ensure compliance.⁷⁴ On top of these issues, the safety net is also not designed to respond to more non-traditional and unpredictable work arrangements, creating challenges to benefit eligibility.⁷⁵

Our Commitment

We feel the urgency of the moment to create an integrated, modernized system of benefits that ensures the financial security and economic dignity of all workers. For this work we have engaged an advisory group of cross-sector leaders, influencers, and innovators with expertise across our three pillars—public benefits, private benefits, and portability of benefits—to create a vision of a modernized system of benefits, converge around a core bundle of benefits all workers need to be financially secure, and develop a roadmap to create and sustain a new system of benefits that is inclusive of all workers. With the help of the advisory group that will include researchers, benefit administrators and providers, employers, policy organizations, legal experts, worker advocates, nonprofits, and philanthropy, we will gather research and insights from innovative models and systems nationally and globally; engage a strong network of supporters, shapers and implementers; and help activate marketplace innovation and policy solutions to create the change needed to help all workers thrive.

We will seek to spur innovation from government, nonprofit and private actors, highlighting the important role that all parties in this ecosystem play to ensure the design and delivery of a system that supports inclusive, equitable growth. This includes engaging:

- **Cities and states** to adopt our Benefits21 framework and principles, and working with them to identify the core bundle of benefits needed to enhance the financial security of their residents;

- **Employers and benefit administrators** to adopt our core bundle of workplace benefits needed to support all workers;
- **Researchers** to conduct studies and pilots to ensure an evidence-based approach to determine what benefits are critical to financial security
- **Policy makers** to adopt our core design principles and integrate workers' voice and experience into policy design;
- **Innovators** to create new tech-enabled delivery systems and portable benefit platforms that facilitate benefit access at scale; and
- **Legislators** to support policy reform to ensure inclusive, equitable benefit design and delivery at the local, state, and federal level.

While the pandemic in our country is far from over and we are still in triage mode to ensure households and our broader economy can survive the impact, we are also faced with an urgent moment to act to ensure households not only recover from this pandemic but also have the foundational supports in place to be resilient to the next economic downturn and thrive during times of economic growth. In order for our economy to succeed we need to recognize that all our workers need to be provided with the opportunity to not just stabilize but to prosper.

Creating an integrated, equitable system of benefits brings us closer to our vision of an inclusive economy: an increase in racial equity, a closing of the racial wealth gap, and a new model of shared prosperity that ensures work is a source of security and mobility for all workers.

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