

Announcer ([00:28](#)):

On today's episode of Tune in Tuesday, sponsored by Fidelity, we're joined by SHRM's Chief of Staff, Head of Government Affairs and Corporate Secretary, Emily M. Dickens, as she shares workplace policy updates and discusses how important the role of a benefit program is to rebuilding the economy. Specifically, student debt programs with Asha Srikantiah, Head of the Student Debt Program at Fidelity. Later, Emily will talk about the latest surrounding the COVID vaccine and its impact on the workplace with Amber Clayton, Director of SHRM's Knowledge Center. But first, your Tune in Tuesday host, Christopher Lopez.

Christopher Lopez ([01:13](#)):

Hello everyone, and welcome to Tune in Tuesday. If you're joining us for the first time, thank you for tuning in. And if you're returning, as always, welcome back. My name is Christopher Lopez. And in today's episode, brought to you by episode partner Fidelity, we will learn about what's new in the world of work through a lively discussion on how student debt is the key towards rebuilding our economy, hear about what workplace issues SHRM will focus on in the new administration, and updates on the COVID pandemic and vaccine rollout. Last month SHRM president and CEO, Johnny C. Taylor Jr. sat down with SHRM's Chief Knowledge Officer, Dr. Alex Alonzo, Senior Vice President of SHRM Membership, Mike Aiken, and Director of the SHRM Knowledge Center, Amber Clayton, to discuss their top considerations for HR in 2021 and updates across the field. In case you missed that episode, you can watch the replay at any time on this page.

Christopher Lopez ([02:08](#)):

As the voice of all things work, we know firsthand, the importance of the work HR professionals have been doing around the globe. SHRM is your lifelong career partner, giving you immediate access to resources and tools that will support you and your day-to-day role, and connecting you to a community of 300,000-plus members across the globe. You could rely on SHRM for access to compliant resources, one-to-one guidance from expert HR knowledge advisors, interactive tools, a peer-to-peer network, professional development, and so much more. Learn more about SHRM membership and join or renew your membership today. 2020 brought challenges across the world and workplace sector that no one could have expected. Before I introduce our first segment, I want to take a moment to share some updates about a special group in the SHRM membership community.

Christopher Lopez ([03:03](#)):

Our student members. They are the next generation of the workforce and an investment in them is an investment in ourselves. The student members you meet today are on the path of becoming the professional leader and volunteers of tomorrow. The future of our profession is bright, but only if we take every opportunity to prepare, support, and equip them with the tools necessary to be successful for many years to come -- whether that's through providing mentorship, volunteer opportunities, networking events, or helping the students get jobs, which I know they would truly appreciate. We must do our part now to ensure the future of our profession continues to thrive. To start off the year, we're offering a special rate for eligible students to get their SHRM certification. This move is exciting because it makes getting certified more accessible for students, and sets them up for success and prepares them for the opportunities and challenges that they will encounter in the workplace once they get there.

Christopher Lopez ([04:09](#)):

In continuing to work towards elevating the future of HR, we've also refocused on creating tools and resources for both students and emerging professionals to provide career insights, and help them gain success in their chosen field. Additionally, as part of our efforts to blend students into our community, we are focusing on creating an enhanced digital experience for students on our website. All of these updates are key to driving forward the future of HR by investing time and effort into students now, in hopes of creating a generation of strong workplace leaders tomorrow. Lastly, keep your eyes peeled for some really exciting news coming out of the SHRM Foundation surrounding the launch of a great new program for apprentices, in partnership with the United States Department of Labor. That announcement is expected to drop tomorrow, so be on the lookout. 2020 was a historic year, and so far, 2021 is no different, with changes in breaking news affecting the workplace every day.

Christopher Lopez ([05:14](#)):

Leading today's discussion is Emily M. Dickens, Chief of Staff and Head of Government Affairs and Corporate Secretary at SHRM. With the end of one administration and the beginning of a new one, and the continuing pandemic affecting every aspect of life, Emily's team works to elevate the voice of HR at the highest forms of government and focus on key policy areas that work to drive meaningful workplace policy solutions. HR continues to be the backbone of workplaces, big and small, as we continue to navigate the ever-changing world of work and leading the charge and developing even newer normal.

Christopher Lopez ([05:51](#)):

Kicking off today's program with Emily is Asha Srikantiah, Head of Student Debt Program, Workplace Emerging Products at Fidelity, who is here to talk about how important the role of a benefit program is to rebuilding the economy, specifically student debt programs. Emily will then walk us through workplace policy updates and considerations around the new administration. Later, she will be joined by Amber Clayton, Director of the Knowledge Center at SHRM to provide the latest news and answers around COVID vaccine and the workplace to equip you with the latest insights and guidance from our knowledge advisor team. I cannot wait to dive into this crucial conversation. Emily, over to you.

Emily M Dickens, JD ([06:31](#)):

Thank you, Chris. I haven't seen you in a while. I hope you're doing all right. And I want to thank you, the SHRM team, for having me as a guest for February's version of Tune in Tuesday. I'm glad to be here today with you and our listeners. We've seen first-hand how workplaces across the globe are reshaping their operations, re-skilling and up-skilling employees, and discovering new ways to meet their business needs. Through it all, HR professionals have been at the helm, empowering the workforce through these times, which are both challenging and changing. HR leaders are continuously reexamining benefit programs and working with external partners to create offerings that best support the workforce amid a changing landscape and an economy influx. With the above in mind, strong benefit programs can boost productivity, increase morale, and help attract and retain top talent. Today, I'm excited to introduce Asha Srikantiah, Head of Fidelity Student Debt Program and Workplace Emerging Products.

Emily M Dickens, JD ([07:41](#)):

I swear, every time I see your title, Asha, I think about those student loans I'm still paying from law school -- so I'm really happy to talk to you today. Asha and her team have built a suite of employer-sponsored benefits and consumer-facing financial planning products, which are collectively accessible to over 20 million Fidelity customers nationwide. In addition to product development, Asha has shared her

expertise on the financial and emotional impacts of student debt to policy influencers that my team knows well: White House, Department of Education, the Treasury, and of course, Congress. Thanks for joining us, Asha; I'm so excited to have you with us today. And I know you'll add a lot of value for our members as they talk about the new benefit offerings, and some of their existing benefit offerings that'll fall within the discussion. As you know, a huge issue that we're having that impacts workers, workers in the workplace is student debt.

Emily M Dickens, JD ([08:33](#)):

We haven't heard as much about it this year -- well, hadn't heard much about it in late 2020, early '21 because we've been dealing with some other things. But let's talk about that student loan debt that was at \$1.6 trillion nearly the last time we really talked about it. It's something that we worry about here at SHRM. We worry about it for the future of the workplace; we worry about it for the future of the students who are going to be entering the workforce. And we're advocating for expansion of employer-provided educational assistance to include student loan repayment as a benefit. And we're saying as an option -- I always have to explain to people, we're not mandating anything, and we're not saying it shouldn't be mandated, but we want to make sure it's a great option we have as a benefit that can be provided to provide relief to employers, to employees, and some relief to employers who are trying to figure out how they can better serve their employees.

Emily M Dickens, JD ([09:22](#)):

This gives more flexibility in design of the benefit offerings, and of course it addresses recruitment and retention purposes. The Consolidated Appropriations Act, which you all know, or some of you might know, was enacted into law at the end of December, and it allowed employers the ability to offer loan repayment as a benefit, up to \$5,250, for the next five years. This applies to new student loan repayment benefits as well as other educational assistance.

Emily M Dickens, JD ([09:48](#)):

And so for those who don't know what that other educational assistance is, that's going to be your tuition, your fees, and your books, and all of those are also provided for under the existing law. So, employer-provided student loan repayment programs have been trending upward. That's a great thing. Actually, the program doubled in size from 2018 to 2019, going from 4 to 8%. So 8% of companies are now offering the benefit. And that's thanks to our good friends over in SHRM research that we know about that. So Asha, do you think this is a trend that's going to continue and how can employers and organizations like Fidelity work together to maximize these types of benefits to support workforce development?

Asha Srikantiah ([10:29](#)):

Absolutely. So first of all, thank you so much for having me; I'm really excited to be here today. And I do absolutely think that the trend that we're seeing in terms of growth of student debt repayment benefits will continue. And I think that's clear, especially when you look at the problem from kind of three key different angles: the magnitude of the student debt problem to the borrower, the challenge for the HR professionals and companies out there who are looking to attract and retain talent, and then thirdly, if you look at the tailwinds that we've just recently received from the federal government. So I'm going to just kind of break down each one of these. So in terms of the problem for borrowers -- so, as you just

said, Emily, student debt is a massive problem in the United States, to the tune of 1.6, actually now nearly \$1.7 trillion dollars, with a "T" trillion -- and it impacts all generations.

Asha Srikantiah ([11:29](#)):

So, I think it used to be true that student debt was a unique problem of people in their 20s, maybe early 30s. What we see today is, in fact, the student debt problem is truly cross-generational. And in fact, based on a lot of data and research that we've been doing at Fidelity over the past several years now, we know that Baby Boomers typically hold the highest on average loan balance of student debt and are paying the highest monthly payments towards their student debt. This is often because of loans that they're taking out in their own name to fund their children's education, like for instance, "Parent Plus" loans. But the end result is that, you know, a generation of people that used to be considered in that kind of retirement-readiness phase of their lives are now, in fact, paying down a very significant amount of student debt.

Asha Srikantiah ([12:20](#)):

The other thing to note is that student debt impacts all geographies and all occupations. So, no matter what company you work for in the United States right now, you have employees that are contending with their student loan debt. Emily, you just said it yourself, it's like it's you and me and everyone we know that is dealing with student debt. And I think one of the most staggering things to come out of the recent research around the student debt problem, and the way it's impacting borrowers, is that actually there is some systemic inequity in the student debt system in the country right now. So actually two thirds of the debt outstanding is held by women and black graduates, on average, have about two times the amount that their white peers have. So when we look at this problem from a borrower perspective, it is impacting everyone, it is disproportionately impacting key groups within your company. And so if you're looking to really kind of create more equity of benefits and more relevant benefits across the board, student debt is definitely a thing to tackle.

Emily M Dickens, JD ([13:32](#)):

Wow.

Asha Srikantiah ([13:33](#)):

I want to also ... Yeah, please go ahead.

Emily M Dickens, JD ([13:35](#)):

So, you and Fidelity has decided it is something that you want to address, for a myriad of reasons. And it's so great to hear the breakdown about how it disproportionally is impacting so many different groups. So that's great. So talk to me a little bit about Fidelity's program, right? What does your Employer Student Loan Benefits program today look like, and why is it so important for you to be able to offer that for today's workers?

Asha Srikantiah ([14:02](#)):

Absolutely. So, Fidelity was actually one of the first employers to start offering a student debt repayment benefit to our own employee population. So we started that program internally in about 2016. And one of the things that we very quickly saw was that it was really positively impacting our own

employees. And then secondly, many companies that we work for traditionally in the DC., the retirement space started to say, "Hey, Fidelity, what are you doing here? We're really interested in this." And so we then used that to kind of take a more external lens to how we could provide student debt benefits to the broader community of American workers and employers. And so what we offer is student debt benefits in three primary benefit designs. So the is what we call Student Debt Direct. This is when an employer is directly contributing to their employees' student loans, typically in the form of a monthly payment going directly towards the student loans.

Asha Srikantiah ([15:03](#)):

So this is the benefit design that the new CARES legislation that was initially passed in March of last year, and then just got extended for five years at the very tail end of last year -- and Emily it's exactly what you were referring to earlier -- it's this new legislation is enabling employers to now provide up to \$5,250 in the form of student debt repayment, tuition reimbursement, or both, to an employee, tax-free, in any given year. And so that's a really huge kind of uplift to this Direct plan design. The other thing that we know about Direct is, looking at all the companies that we offer this to today, we're actually seeing a very significant and -- and pretty awesome, I'd say -- reduction in turnover. So again, if you are looking to not just attract, but also then retain those employees, we're seeing that reduction -- or, sorry, turnover -- for employees who are enrolled in this benefit, is actually about 52% lower than a comparable cohort within that same company.

Asha Srikantiah ([16:15](#)):

And so really great benefits coming from the Student Debt Direct plan design. But there are two other plan designs that we see in market that we now offer, and that seemed to really be taking off for a few different reasons. So the second is what we call Student Debt Benefit Choice. And what we're really doing here, is we are putting the power of choice in the hands of the employee, and also offering a more cost-neutral alternative in the hands of the employer, by using already accounted-for benefit dollars to then fund a student debt payment. So a great example of this, and especially relevant, I'd say, in the world that we're all living in right now, is Paid Time Off.

Asha Srikantiah ([16:59](#)):

So we work with employers who are enabling their employees at the end of the year to look at their unused Paid Time Off days, and then make a choice: do they want to roll those over to next year, as they previously have been able to do, or do they want to receive, essentially, the cash equivalent in the form of a payment towards their student loans? That's a really compelling, I'd say, alternative to how you might be able to stand up a student debt repayment benefit still provide great impact to your employees, but have less of the financial burden of a brand new investment, um, in your benefits portfolio.

Emily M Dickens, JD ([17:32](#)):

Wow. And you said that there was one more? And you said there's one other, as well, that you all would recommend?

Asha Srikantiah ([17:37](#)):

Exactly.

Emily M Dickens, JD ([17:37](#)):

Okay.

Asha Srikantiah ([17:39](#)):

And the third is what we call Student Debt Retirement. So in this plan design, what's happening is that employers are essentially matching the DC plan. So, the 401(k) or the 403(b), but the match is based off of the amount that the employee is paying towards their student loans over the course of the year. So you're effectively saying to your employees, "Hey, we know that you have this really current and present burden. You deal with that. We'll help you get set up for the future for that retirement nest egg." So, all three of these are really powerful plan designs. They work in different ways, different companies are opting for different designs, and what we're seeing is that really any of them is offering great value to your employee population and then to you as a more competitive employer.

Emily M Dickens, JD ([18:29](#)):

Wow. I know, I hope, and I believe that our members who are watching that work in Total Rewards are salivating right now, and taking copious notes about these three options. Because if you get around that business table, you're being strategic, and you're saying, "Here's something we can do, but really it's a zero-sum game if we look at at the match using either days that we'd already accrued, so that money's already been accrued to do this, or if we look at the match piece." So thank you. I think those are amazing. So look, right now, we're really focusing a lot on up-skilling and re-skilling employees to benefit from -- so that they can benefit from the opportunities that exist now, but because of what's happened in the economic recovery that we're looking forward to. And so restructuring benefits so that we can assist them will be critical as well.

Emily M Dickens, JD ([19:20](#)):

And how can, and when we talk about SHRM's August, 2020 research, where Americans overwhelmingly said that they agree that employer-provided student loan repayment was something that should be permanently extended, we know that this pandemic has had an outsize impact on workplace and employee benefits. However, we can't ignore the elevated importance of financial wellness programs and making informed decisions when it comes to personal finance. I know that's a meeting I don't like to have every year when they say, "HR says that the Fidelity guy's coming around and you all should make your appointment," because I never want him to say you're not saving enough, right? But we followed the recent legislative changes you've mentioned, and we know what's happening here and how we can make a more positive impact on our employees. Talk to me about your thoughts there, as we figure out, you know, you're counseling employees, and you're talking about financial wellness. What are some of your recommendations there?

Asha Srikantiah ([20:20](#)):

Absolutely. So, I think what we see is that ... a few different things here. So first of all, when employees feel like they have their current situation under control -- so whether that is student debt, whether that's credit card debt, whether that's other forms of pressing financial needs -- they feel, number one, more empowered and more stable, and then number two, better equipped to then be able to start thinking about longer term, longer horizon needs. And so what we have observed from the data of recipients of a student debt repayment benefit is that we are, in fact, seeing that after a year of

participating in your student debt repayment benefit, there is a correlation then with an upward trend in their retirement contributions. And so this is not because you are necessarily providing more for them to contribute to their retirement; it's because of what you're providing for their student debt is then equipping them to be able to provide more for themselves for their retirement.

Asha Srikantiah ([21:24](#)):

And so the halo effects, I would say, of helping and enabling somebody to tackle their student debt has a really broad impact on financial wellness. The other thing that we're seeing, and it's at Fidelity, we're starting to also think and look at total wellness. So not just financial wellness, but now how do your finances impact say your health, your stress levels, your emotional center. And we do have research that shows that one of the most negative events that can happen in somebody's life is taking on debt. And one of the most net positive is paying off debt. And this is compared to a variety of different life events - like getting married or losing a job, a whole host of positive and negative things. And so again, I would say, and especially in light of the world that we're all living in, where stresses are just so exacerbated because of the pandemic, helping somebody with their debt is in fact, helping them with their broader stress levels and their emotional capability and bandwidth to then deal with all the other stressors in our lives these days.

Emily M Dickens, JD ([22:34](#)):

Wow. So can you give us some best practices of what you've seen other organizations do as they've tried to address the debt issues of their employees? I can't imagine -- we were joking about this today, coming out of college when it was time to buy our first house, I'm glad my husband stayed with me when it was time for us to look at that credit report. So people are really, they don't want to talk about their debt.

Asha Srikantiah ([22:56](#)):

Absolutely.

Emily M Dickens, JD ([22:57](#)):

But let's talk about it. Let's talk about how do we make our people comfortable coming to us and so that we know their stories so that we can create programs that can really help them. What are your thoughts on that?

Asha Srikantiah ([23:11](#)):

Yeah. Well, so you nailed it. I think kind of best practice, number one, is being able to actually look your debt in the eye, and really see and understand what you have and then be able to talk about it. So, like you just said, I think one of the things that is true of, especially a lot of recent graduates, not everybody has any sort of formal training in financial literacy. For many people, their student debt is the actual first thing that they're contending with when it comes to personal finances. And I think just kind of the big bad world of finance can feel big and scary -- especially then when it has a price tag of \$50,000, \$60,000, \$70,000 -- that you're supposed to be able to know how to pay off over the course of an average of 21 years now. Right?

Asha Srikantiah ([24:02](#)):



So that's kind of what you're looking at, and if you don't feel empowered in the face of those loans, you're not probably going to then feel empowered and the rest of your financial life. And so first thing, best practice, is really giving people the tools to understand the loan debt that they have and understand what it all means. So if I have a six and a half percent interest rate, what does that actually mean? How old will I actually be when I pay this off? If I can afford \$50 extra in a month, how much is that really going to impact my loans over time? These are the types of really fundamental pieces of education that we at Fidelity offer through completely free and widely available digital tools. We have what we call the Fidelity Student Debt Tool, which is available for anybody to use.

Asha Srikantiah ([24:56](#)):

And I think what happens is once you're able to really look at your own numbers and see them in context against what you currently have, and then options for paying that down, you then can actually start to have more conversations about it, whether that's with your HR leader, whether that's with your family, whether that's with friends. And what we hear, time and time again, is that employees trust their employers. So if their employers are providing these freely-available digital tools, that means a lot, your employees will use it, they will appreciate it. And then I think you're really helping them get set up for the next steps.

Emily M Dickens, JD ([25:36](#)):

I love that option because if I'm in debt and I'm talking to my friends who are in debt, that we're not going to help one another at all, and you got to lean on someone. So why not lean on the entity in your life that's responsible for getting you paid and providing benefits?

Asha Srikantiah ([25:52](#)):

Exactly.

Emily M Dickens, JD ([25:52](#)):

Well, Asha, I'm going to thank you for that. That's a great point. As public policy proposals are introduced, SHRM will continue to engage members about benefits like student loan repayment, financial wellness programs, and how we can work together to create workplaces that are better and a better world, which in return we believe will help fuel an economic recovery. I want to thank Asha again for joining us. This was a great discussion, and I hope that you'll continue to think about it going forward. If you're someone who's got student loan debt, talk to others and talk to your employees, make sure those that do have student loan debt and ask them what they need. If they think that that will be a benefit they can take advantage of. Thanks again, Asha.

Asha Srikantiah ([26:34](#)):

That's great. Thank you so much, Emily.

Emily M Dickens, JD ([26:38](#)):

Well, I'll tell you, we -- I don't have to tell you -- that 2020 was a year of uncertainty and change, but I always say there are unexpected opportunities in growth that were found in that year and I call them silver linings. The HR professional show resilience. You led workplaces across the country and you navigated new workplace policies in response to the pandemic. And at the same time, we here at SHRM



stepped up and delivered for workers and the workplace. I want to take a moment to highlight some of 2020's advocacy wins. We successfully advocated on behalf of SHRM State Councils and Chapters for the expansion of the Paycheck Protection Act. And we worked to keep open a critical talent pipeline by successfully defending the Department of Homeland Security's optional training program.

Emily M Dickens, JD ([27:26](#)):

And we connected HR professionals and business leaders to lawmakers and their staffs, driving critical conversations on workplace policy. I want to say a special thank you to those of you who actually participated in our virtual Hill meetings; 550 of you registered. Importantly, SHRM expanded the way employers can help students and encourage workforce development -- something we look forward to continuing this year, and it's something you've heard me and/or Johnny say a number of times -- E squared, employment and education. They're hand in hand. I'm proud of our accomplishments, and SHRM is ready to continue advocating on the important policy issues that impact the workplace and affect our new realities in work and commerce.

Emily M Dickens, JD ([28:09](#)):

So I'm going to shift gears a little bit and take a moment to talk about what's on the horizon for workplace policy in 2021. You all know we welcomed in a new administration. We welcomed in new members of Congress. We've got up very close in terms of numbers across the aisle for Congress -- very close numbers. And there are so many new policymakers at both the local and state level. I call this a prime opportunity for us all to work together, to educate people about workplace issues, because I think many of these issues will be at the forefront of the legislative and regulatory agendas that these elected officials will have to deal with over the next year. When we think about what's ahead for workplace policy and what that means for work, workers, and our workplaces, here are a few key areas I want to focus on.

Emily M Dickens, JD ([28:55](#)):

And some of them may be familiar to those of you who know about our policy pillars. Here's one of our first five policy pillars is workplace healthcare. And for many voting Americans, according to SHRM Research, it is the top issue. Accessible, affordable healthcare has never been a higher priority for employers and employees -- especially because we're addressing a major public health crisis. We're going to continue to advocate that any approach to US healthcare reform must preserve the option for employers to provide health insurance. I don't know if you know this, many people, 181 million Americans, receive their health insurance through an employer-provided program. SHRM's consistently advocated for policies that continue to strengthen the employer-based system, and we want to continue to do so.

Emily M Dickens, JD ([29:45](#)):

You all remember that Cadillac tax; we worked so hard to get repeal of that on employer-sponsored health insurance benefits? And it was scheduled to go into effect in 2022. And you know that would have resulted in higher co-pays and deductibles for your employees. We worked against that. Most recently, we've advocated successfully for the inclusion of healthcare provisions in the CARES Act. And that included changing the use of health savings accounts to cover tele-health services prior to a patient reaching the deductible, and including certain over-the-counter medical products as qualified expenses.

Emily M Dickens, JD ([30:19](#)):

Additionally, SHRM and the employer community recently sent a letter to the Coronavirus Mental Health Working Group, advocating for expansion of tele-health benefits and network access. We shared research on the impact of the pandemic on mental health and highlighted services and coverage employers provide to support employee mental health and wellness. It was an honor to have my first Op-Ed published in The Hill last year, and it was all on the topic of mental health. It's an issue that's so important, and the idea that people who want to seek help don't have to leave work in the middle of the day for an appointment now; they can use those telehealth resources to do it at home, in private, in a comfortable space, and get the help that they need.

Emily M Dickens, JD ([31:04](#)):

Ultimately, SHRM firmly believes healthcare reform must offer affordable access to care for all Americans. Diversity, equity, and inclusion efforts continue to be a major focus for workplaces. Those of you who know our policy pillars, workplace equity is normally the second one that I mention, only behind workforce development. Progress has been made, but we know much more has to be done to create creative, positive, and inclusive workplace cultures that are free from discrimination, bias, and harassment. I'm really proud to be one of the executives working on our Together Forward at Work Initiative. And we're going to continue to cultivate a new era of awareness, which is so critical. Civility, respect, understanding, and inclusion in our workplaces. I want you to be on the lookout for some new research from SHRM to help organizations continue to use the best practices to advance inclusion efforts. Looking ahead to this year and beyond, we've got to work alongside as male and female colleagues to address lingering inequities in the workplace. We're all in this together -- and I know we've heard that before, but we're serious: all of us have a role to play in this. We've got to facilitate positive workplace cultures and empower each other with the tools needed to have difficult workplace conversations. Any of you on Facebook Live back a couple of Septembers ago when we were at the Oculus in New York, telling you that we've got to have convo and coffee to talk about these critical issues; we're still saying you got to do that -- sit down with your colleagues and talk about these issues.

Emily M Dickens, JD ([32:36](#)):

When the pandemic turned our personal and professional lives upside down, we saw first-hand how paid leave and flexibility policies were not a one-size-fits-all issue in this country. I can't tell you how grateful I am, that way back in January of 2019, SHRM decided they were going to have open leave. And that was so helpful to us as we decided how to early address some of the issues related to the virus and making sure people stayed home, who needed to stay home. The need for a modern workplace flexibility and leave policy that works for all businesses and employees is even more clear. And I'll tell you this, we're not talking about a mandate, we're talking about a voluntary federal framework for paid leave that accomodates different work environments and workplaces of all sizes.

Emily M Dickens, JD ([33:28](#)):

We hear you -- you all have different needs -- but we need a framework that can help most of us have access to this -- critical resource. I also want to mention a policy priority that's critical as we work towards recovery: access to global talent. You hear me preach all the time: we focus on workplace immigration. And as we navigate this changing immigration landscape, we've got to consistently support policies that allow students and workers trained in United States the opportunity to contribute their skills and talents to this economy. Foreign talent plays an instrumental role in creating jobs, driving innovation, and

bolstering the economy. Protecting this pipeline through a modern workplace immigration system remains a business imperative. We're going to continue to look for opportunities to support policies that ensure employers have access to visas so they can recruit, hire, transfer, and tap into a diverse talent pool, especially those who've been educated and trained in the US.

Emily M Dickens, JD ([34:30](#)):

As these proposals are developed, we want to engage you -- our members, our stakeholders, our friends -- about the likely impact these proposals will have on workforce strategies. Finally -- I know I said I just was going to do a little bit, but we got a lot going on in 2021, and we want you to be a part of it! So finally, as we continue to face an economy in flux and a growing skills gap, we cannot forget to invest in our workforce. Workforce development means strengthening the alliance between education and employment. There's that E squared again, creating work opportunities for individuals in non-traditional pools of talent, such as those with disabilities, older workers, veterans, and individuals with criminal backgrounds. We've got to hire, support, and allow these workers to contribute their unique talents and experiences to our workplaces.

Emily M Dickens, JD ([35:19](#)):

As workplace policy continues to shift and evolve and legislative sessions begin, we can't forget the importance of fostering positive workplace cultures -- the heartbeat of our organizations. Lately, we've been seeing how inclusive and positive workplace cultures are paving the way for innovation and resiliency and determination to keep the workforce thriving. You are such a critical part of that. I've seen firsthand how SHRM and our 300,000-plus members have shown resiliency in 2020 -- I've seen it. And moving forward, we're ready to work with all of our elected officials in our nation's capitals and across the country and our state capitals to create better workplaces, where employers and employees can thrive together. As I've outlined, this is a lot; there's a lot at stake on top of all the things we've got to worry about in our personal lives. And we need a united and committed membership to push forward, to think positively, to think always that our goal together is to create better workplaces for a better world.

Emily M Dickens, JD ([36:25](#)):

Last, but certainly not least, I encourage you to get involved in our advocacy efforts this year. There's a place for everyone, whether your issue be healthcare, workforce and workplace immigration, whether it be flexible leave -- we want you there. And I'm so excited that this year's workplace policy conference in the spring is it's going to be fully virtual -- so, so many more of you will be able to participate. And we're going to provide you even more updates. You think this was a mouthful, right? We've got even more updates on what's happening, what the new administration is proposing, what we're seeing in the agencies, at the EEOC, at Labor, and what our members of Congress are saying about what their priorities are. To register and learn more about that conference, I want you to look and click in the link in the episode resources that'll be provided. I can't see the screen; I think you can -- and I want to see you there on screen at our workforce policy conference.

Emily M Dickens, JD ([37:27](#)):

Now, I have the honor of welcoming one of my colleagues who is just amazing. You talk about someone who worked over time during the height of COVID when we were trying to figure out how to get information to you. There are people who are behind the scenes that you never see that you know are

leading the charge to make sure you have the content you need to help your workplaces. And one of those people is Amber Clayton, the Director of SHRM's Knowledge Center. Amber and her team speak with SHRM members every day, and help guide them through some of the toughest workplace challenges they ever faced.

Emily M Dickens, JD ([38:01](#)):

I want to thank you for joining us, Amber -- I know there's probably 20 million other things that you could be doing right now, but so it's nice to sit down, we sat, and have a little conversation about what you've been hearing from our members about COVID-19, and how it's been impacting our workplaces over the last month. We so appreciated the insights you provided in January, and so let's kick it off. I've got some questions, I'm sure we'll get some others. How are businesses going to manage if people don't want the vaccine? This is the number one question all over; people are sending me this question on LinkedIn, "How are businesses going to manage this if you've got people who say they don't want the vaccine?"

Amber Clayton ([38:40](#)):

Yeah -- so, that is the big question, Emily. We get this question very often, and it's really going to depend on whether or not the employer requires the vaccination or if they are going to encourage it -- or do nothing at all. That's the first thing that employers need to do, is they need to make that decision -- and then, if someone says they don't want the vaccine, the employer is going to have to look at, why do they not want vaccine? Is it because they have a medical condition or a disability? Did they have sincerely-held religious belief? Those things may require an employer to provide an accommodation absent undue hardships. So, employers need to communicate with their employees and find out, what is the reason behind them not wanting to get the vaccine?

Amber Clayton ([39:24](#)):

Now, again, if an employer wants to require it, there's a couple of things ... you want to look at your state and local laws. Federal law does not mandate for the vaccine, but there may be some state and local laws that mandate it for certain positions, like healthcare workers. So, you want to take a look at those laws, and then you also want to take a look at your business, is it necessary? Is it a business necessity for employees to have the vaccination? It may be for people who are working face-to-face with the public, then they're at a higher risk, but if your employees are working from home, then the risk is low. So do you really want to require it for those employees?

Amber Clayton ([40:02](#)):

So those are the things, you know, to think about -- but again, how do the businesses manage it? It's going to depend on whether or not they're required or not. And if there's a situation where employees don't want it, and let's say, there's no religious belief, there's no disability or medical condition, then it's going to be up to the employer, whether or not they decide to make an accommodation for that individual. Some employers may decide to do it and allow somebody to work from home or to allow them to work somewhere where it's isolated. Some employers may decide, again, most states are at-will employment states where they could terminate at any time with or without notice or reason. So there's a possibility that absent those things I mentioned, employers may decide to terminate employees. So this is definitely a big question that we get in the Knowledge Center.

Emily M Dickens, JD ([40:47](#)):

And I just keep thinking, I read an article this weekend about CNAs. So those are the nursing aides, and they're in healthcare -- and someone with an older parent, you think about those things. And many of them are saying that they have issues about the vaccine as well. So I understand it really is going to be industry-specific to some extent, and it's really going to be a lot of having some critical conversations with your employees about their needs and how it will impact them. Like everything else, Amber ... Oh, no, go ahead. Go ahead.

Amber Clayton ([41:16](#)):

No, I was just going to say one of the things that we've heard also, and something that employers may be able to do, is to have an anonymous employee survey. If you want to find out you just poll your employees what their perceptions are with regards to the vaccine. And that way you'll have an idea of what percentage of your employee population might be inclined to decline it, or might actually be okay with it being required or even encouraged.

Emily M Dickens, JD ([41:43](#)):

Well, I'll tell you, I was encouraged by the team at my husband's school. He's an assistant principal's administrator at a K through eight school, and he's had his first shot already. But they had a healthcare professional come and talk to the teachers, especially the ones that were a little reticent about having it done, really explain the process, not saying anything -- you know, educating your employees is so important, and making sure that everyone's on the same page. So, they're moving forward, but I was actually watching from the sidelines as we're all working from home with our spouses now, and being a little nosy about how they handled the process. And I was really impressed about the amount of time they took to educate the teachers and get them comfortable. And as an administrator, for him, thinking about how he would broach that conversation with the teachers that reported to him. So Amber, let's talk a little bit more about some SHRM research, right? SHRM found that 50% of organizations have partially returned to the workplace. And how do you think that having the vaccine available will slow or speed up business reopening fully?

Amber Clayton ([42:46](#)):

Yeah, I think that's really an unknown right now. Basically, if employees are being vaccinated, it may actually speed up the business-reopening process, and employees may feel more confident coming back to work if they've been vaccinated, and they know that their other employees have been vaccinated as well; but on the other hand, it may actually slow business reopening if the employees don't want to get the vaccine, or they have reservations about returning to work because of the safety issues. Another thing that employers need to think about too, is the shots. So we know that there are two shots and it could take between the first shot and the second shot, anywhere from three weeks to a month, depending on the maker of the vaccine. And so with that in mind, if an employer does require an employee to get the vaccine, you're looking at at least a month delay. And then of course, even after that second shot, the body needs to be able to absorb. I'm not a clinician, but there needs to be a waiting period after the second shot. And so that could be one or two weeks. And again, if the employers are requiring this of employees, that could delay the process -- as well as, who's going to be vaccinating? Is it going to be the employer? Is it going to be the employee's healthcare provider? Do all the employees have access to vaccination sites? So all of those things need to be taken into

consideration, and that could potentially slow the opening if that's what the employers want -- if they want all of their employees to be vaccinated.

Emily M Dickens, JD ([44:16](#)):

Amber, we're talking about whether the vaccine is going to slow openings. This weekend, we saw that Carolina beat Duke. And so now the faculty gets another week or so before they return because everyone hit Franklin Street to celebrate without masks. So, vaccines are just one of the things that could be slowing returns -- and let's talk about everybody who went down to Tampa this weekend, right? So we think about that -- there are so many other variables as employers are trying to set the stage for a return to office, and take on all of the political hesitations people have about the vaccine. So, how do we have these conversations in our workplaces, and how can employers help set the stage, right? You can't tell people, "Don't go." We can advise you not to do things, but it's a bigger picture. Talk to me about what you're hearing in terms of how employers are setting the stage for return to office, for the vaccine, and all these other issues surrounding COVID.

Amber Clayton ([45:13](#)):

Sure. This is anecdotal, but you'd have members that may be requiring some employees to come back to the work site, whereas some employees are still working from home. There are others that have hybrid workplaces where employees come in on specific days and then other employees come in on other days just to minimize the number of people in the office at a given time. As far as the vaccines, I think many employers are still figuring out whether or not they're going to require or just encourage. And as you mentioned with your spouse -- education. The companies need to educate their employees about what this vaccine is, and what it could potentially do, or the business impact that it has if employees get it or employees don't get it. So, really it's about educating them, utilizing resources that are available through the Centers for Disease Control, the Department of Labor, as well as resources that we have on our website.

Emily M Dickens, JD ([46:08](#)):

Any culture? You know a little bit about this, you talk about this a lot. I know you get a lot of calls, right? And so we always talk a couple of things, we talk about, you know, red carpet in, red carpet out. You know, a company sets its culture and how they want to respond to things. And even here at SHRM, we talk about the fact that we are a work-from-office culture. And so we've outlined what the culture is; we have our guiding principles. For companies that are trying to figure out how their POV and how they handle the rollout of the vaccine and return to office, I think it's going to be even more important in 2021 and beyond. What are you hearing? What advice can you give to an executive team that's trying to make sure that whatever they do, they keep top of mind the safety of the organization, but they're preserving a company culture that we've worked really hard to create and cultivate and strengthen?

Amber Clayton ([46:59](#)):

Absolutely. I mean, the company culture, it's always important. And so if a company hasn't focused on their culture, they should be focusing on their culture -- as well as the safety measures, of course. But when you have a company culture that collaborates, they communicate, there's trust and there's respect from employees, there's more engagement. And those individuals are probably going to be more likely to be accepting of a vaccine, versus in companies that don't encourage those things, that demand it without even getting any kind of feedback from other employees. And again, I've talked



about this before, leading by example. If there's going to be an expectation that the employees get the vaccine, let's show from our leadership perspective that there are individuals that are in leadership in getting the vaccine as well. [crosstalk 00:47:46] So, company culture does play a role in this.

Emily M Dickens, JD ([47:49](#)):

Yeah. That was a valid point, right? Everyone wanted us to see, at the time it was President-Elect Biden, get his shot, and Vice-President -- everyone wanted to see, everyone saw the then-Vice-President Pence. You're right, it has to come from the top. If we are going to say we need to get it, then you need to get it too, right? So let's take a step back. We know that so many of our members represent small- and medium-sized businesses. And so we hear so much about -- you know, one of the things I think annoys me a little bit is, we hear in the paper so much about what the large companies are doing, right? What's going out there, going over there in Northern California, right? How they're handling things. But back here at home where there's so many smaller companies that have to handle something like vaccinations and return to office. What advice do you have, specifically, for how they can handle this crucial next step, compared to a large organization? They may not have the resources. They may have a workforce that feels a certain type of way about the whole vaccine process, or even whether COVID exists. You've got such a diverse workforce, but a smaller number of people. So the impact of that diversity is going to be felt even more. Talk to me a little bit about how you're advising small businesses and medium-sized businesses in handling these issues.

Amber Clayton ([49:07](#)):

Yeah, that's a really good question. And you mentioned it -- the large organizations tend to have more resources available to them, so it's a little bit easier. For the small businesses, really it's about learning about what's happening, keeping abreast of the updates of the CDC, talking to their employees -- again, gauging whether or not their employees are opposed to, or they're okay with getting the vaccinations. Because again, the small businesses, if you lose a couple of people who don't want to take the vaccination and you're requiring it, that could be 50% of your workforce. So you want to have that open dialogue with the employees to see what they're feeling about it, listen to their concerns and then educate them, educate yourself, so that you can determine whether or not this is something that you're going to encourage or require of your employees. And with small businesses, some of these organizations' labs may not be able to do an onsite clinic for vaccinations for small employers; but maybe if you network with other small businesses in the area, you might be able to do something where you're getting an organization in or a third party to come in and actually vaccinate employees. Network with your other small employers, maybe in the same industry, talk to other HR professionals, and you may be able to come up with some ideas to help educate and encourage employees to get the vaccine.

Emily M Dickens, JD ([50:28](#)):

That's a great point, Amber. And look, I think about how we're all a part of a community. I'm hearing that churches are actually going to get on board and help with getting the vaccines done. And it could be a local church that your company has been supporting their events and vice versa. You can do something jointly in the community. We're all in this together. I feel like I've said that 12 times today, but it's so clear, we all have a role to play and we can help one another. So look, I want to look more broadly at what we're doing over in the Knowledge Center. It's so funny, every time I think about it, it's one of the most unique parts I think of a SHRM membership, and a member can request up to 15 consultations with a seasoned HR advisor -- like you -- each year. And I know I'm spoiled, because I could



do like I did last Sunday, just send you an email and say, "Amber, I need help with this." But that is precious to me. The Knowledge Team really stays up-to-date on critical issues that are helping people do their jobs every day. And I try not to forget that as I'm out here talking to people. So, after this unprecedented year, what additional hot topics -- I'm not windy -- but what are the hot topics that you're hearing about on the Knowledge Center?

Amber Clayton ([51:38](#)):

Yeah. Well, the obvious one is COVID, the COVID vaccines, as well as the extended leave, where employers are actually providing voluntary leave under -- um, actually, it's not under the Families First Coronavirus Response Act, but they do get tax credits for offering leave, paid sick leave or paid emergency family medical leave to employees and that is through March, 2021. And I'm sure that we're going to get additional questions around that if that does happen to get extended. The other thing that we've actually heard about is Biden's administration is pressing for more COVID testing. And actually during his campaign, I remember one of the articles said that he was looking to provide regular access, free access to people who are called back to work. And so that could impact the workplace, and I'm sure that we'll probably get some questions around that as well.

Amber Clayton ([52:27](#)):

The other thing is, we're hearing about the Department of Labor and the guidance with respect to the independent contractors. That is a question that we've gotten very frequently over the years -- you know, should this person be an employee or should they be an independent contractor? And now there's the more clear guidance from the Department of Labor on the economic realities test that actually is going to be effective soon -- I think it's March 8th of this year. And so we'll probably get some additional questions around that, as well as just looking to create, expand diversity, equity, inclusion, as you mentioned earlier. I think we're going to hear more about that in extending those programs. We may hear about more immigration as employees -- their visas expire. And so some of them have been laid off or furloughed, and so employers may be wondering, you know, "What do I do with this employee?" So there's a lot of things that I think we're going to hear about. I mean, we get thousands of questions every year, tens of thousands of questions every year. So, it's [crosstalk 00:53:30].

Emily M Dickens, JD ([53:30](#)):

I'm glad you corrected yourself because I saw the numbers. I always make sure we see the numbers. You get tens of thousands of questions every year. And that's a blessing that our members are using.

Amber Clayton ([53:40](#)):

And healthcare.

Emily M Dickens, JD ([53:40](#)):

Oh, healthcare I'm sure. And I think the blessing is that our members are using you as a resource. Please, if you're a member, know that there is really help a phone call away -- 15 times in the year, don't that you have that member value. So Amber, it's good to see your face.

Amber Clayton ([53:57](#)):

Thank you.

Emily M Dickens, JD ([53:57](#)):

I wish we were in the same room together. I know you've been busy, so I want to thank you again for joining us.

Amber Clayton ([54:03](#)):

Thank you.

Emily M Dickens, JD ([54:03](#)):

And I want to thank all of you who took time out of your day to listen to this episode of Tune in Tuesday. I want you to join us again on March 9th for our next Tune in Tuesday installment, which will be at 2:00 PM Eastern and 11:00 AM Pacific. It's been a pleasure.