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### ARE YOUR BENEFITS SUPER WHITE?

Imagine what a job candidate needs to know in order to decide whether they can remain in your pool of applicants. Have your communications left them wondering, *We just had this big substantive conversation about the company's strategy and the role, but my biggest questions are from my spouse about insurance? Those answers determine whether or not I can take the job. What will they think of me?*

- *Is it okay to talk about benefits and money particulars early?*
- *Is it okay to request half an hour of your time to better understand the benefits offered with this role before I say yes to your invitation to move on to the next round?*
- *Is it okay to ask about the precise take-home salary after tax, benefits, and union dues deductions, since you have the best sense of the withholdings each month?*

**Most of our individual circumstances are really, really specific.** Real-life decisions about which job offer to pursue or accept often come down to compensation, benefits, our desires for professional development, organizational culture, and colleagues. Be thinking about those things. For example, candidates may be wondering about:

- **Accessibility and Accommodations**—Is access to the building that you're working in ADA compliant?
- **Flexibility of work hours**—Will I be able to get my elderly mother to her doctor's appointments?
- **Remote and in-person work expectations**—My spouse is in the military, and we have been asked before to relocate without much notice. Could I be able to keep this job?
- **Full- and part-time expectations**—I am returning to work after needing to be at home to support kids, and I'm not sure yet how my family's needs will all get met once I'm back to work. Will this position really be transitioning to full time eventually?
- **Benefits specifics**—Will your plan cover the brand name of insulin that works for my diabetes, or does your plan require the generic, which does not work for me?

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## A Guide to Disrupt Racism + Sexism



Folks in more financially and physically precarious situations (which is predictable across race) may simply need more details during your hiring process than folks who have been afforded the opportunity to amass a nest egg. If some of your candidates request a bunch of information, ensure that they do not get formally or informally coded as “high maintenance,” “unprofessional,” or “irritating.” Even if they’ve emailed you four times before the screening call. Instead, create opportunities for private, open dialogue so that each candidate’s questions can be answered.

As you work to define and refine starting pay, benefits package, onboarding schedule, and more, get ready to flex your creative and curiosity muscles. Do your best to remain open to what will move you from “this is our selected candidate” to “this person now works here.”

### **DO NOT assume you know what benefits are most important to the candidates in your finalist pool.**

**Detailed information about health benefits**—what we cover and how, including mental health coverage, the cost of specific prescription drugs, paycheck deductions, deductibles, and so on. A lifetime of racism, sexism, and transphobia comes at true costs to our health; if you are planning to hire a mixed-identity team, recognize that you are providing health benefits for people who are more likely to have had little to no access to quality, consistent, affordable health care options over their lifespan. Be clear about what you offer.

### **Confidentiality is key throughout the negotiations and compensation package discussions.**

As the person responsible for reviewing benefits and the offer in totality, you may learn things that *no one else at your organization ever needs to know*. For example, you might learn, over the course of crafting a starting package, that a candidate:

- has a child with special needs
- has crushing student loan debt,
- has been struggling with fertility issues
- and more.

Candidates, understandably, may feel that it is dangerous to begin disclosing details about their physical health and financial constraints before officially accepting the offer. However, such details are important to their chances of succeeding in the job and staying with your company. Communicate—and deliver—confidentiality.

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**Lifetimes of racism and sexism have predictable consequences for our physical, mental, and emotional health and well-being.**

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When people are healthy and not concerned that one ambulance ride would mean they can't pay their rent, we have better, more focused workers.

*Do your benefits policy and coverage packages work better for:*

- ◆ *White people than People of Color?*
- ◆ *Straight people better than LGBTQ+ people?*
- ◆ *Cisgender people better than trans people?*
- ◆ *Middle-class families better than working-class families?*

As you delve into the detailed compensation package for your staff (current and future) based on what they inquire about, **you may become aware, in new ways, that your benefits package was made primarily by white people, for white people, with white people in mind.** What are you, as a workplace, doing to honor and navigate those tough truths?

***Ex. Can candidates navigate crushing student loan debt while trying to be a good worker for this company?***

There are now roughly five generations of Americans in the workforce at the same time. Each has had a unique experience with financial aid and access to training and education. As we discussed earlier, many of our younger workers have a monthly student loan payment that is so high it is second only to mortgage or rent in their household budget. Given this unique, daunting, and very common kind of debt (which many people took on specifically to be able to break into the workforce), how can you imagine supporting your workers dealing with this reality, which for many feels impossible to get out from under?

Remember, since People of Color, women, and trans folks are likely to be paid less and have lower lifetime earnings, the impact of student loan debt exacerbates precarious financial positions for those workers especially.

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**If you are interested in being an equitable, inclusive, and/or anti-racist organization, consider:**

- A) Do you only cover Western/white medicine and healing?**
  - B) What are you assuming your staff will or will not be experiencing?**
  - C) How might you practice learning what your staff needs and advocating accordingly?**
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## A Guide to Disrupt Racism + Sexism



### A) Do you only cover Western/white medicine and healing? Or care for cis, straight people?

For millennia, different kinds of healing and healers have supported the physical, mental, and psychological health of adults who need to work to live. If your health plan only covers support that is valued by white people, that signals to your workers of color that the way they choose to take care of themselves is seen as “less than” or even “fringe.” Do your current benefits cover:

- Chiropractic Care
- Massage
- Reflexology
- Reiki
- Acupuncture
- Acupressure
- Cupping
- Craniosacral Therapy
- *and more*

**\*\*\*Be careful!** Do NOT blame your insurance provider on this one! You can choose to provide supplements, advocate with your brokers, and so on to get the benefits your employees use.

### Does your company recognize that the US health care system—no matter how good your benefits are—is rarely inclusive of trans and gender-nonbinary folks’ needs?

As more people learn about transgender workers’ experiences, some HR professionals are starting to understand where many of the current insurance inadequacies remain. For example, for transgender people who take hormones (which not all people want to do or medically can do safely), results can differ greatly from person to person. If your plan requires that a transgender worker take a generic version of hormones when in fact their body only reacts to the name brand, that worker is not getting their needs met. (You may have had similar experience with birth control, ADHD, anxiety, or depression meds.) *What are you doing to make sure that transgender employees get the support they need to be healthy and well?*

### B) What are you assuming your staff will or will not be experiencing?

It's important to get better at acknowledging the truth about what happens to our bodies and our financial health and wellbeing over the course of our lives. If we're not careful, we might establish a benefits structure that is designed for folks that are already well (financially and/or with regards to their health).

As advocates work hard to destigmatize *common* struggles such as infertility, mental health challenges, and living paycheck to paycheck (including medical, credit card, and student loan debt), organizations can choose to become better and more planfully equipped to deal with the real life stressors that make it challenging for your workers to consistently do well and/or do their best.

As you know, when any one of us is dealing with the lowest rung on Maslow's hierarchy of needs (air, water, food, shelter, sleep, clothing, reproduction) it is impossible to be focusing on self-actualization at our highest possible levels (including coming up with innovative ideas at work).

Employing people inside of a capitalist economy with enormous and predictable disparities, there are some realities we could do better acknowledging, and thus building benefits, policies, protocols, and workplace cultures that rather than pretend these things aren't happening, work to provide timely and strategic support to these predictable scenarios.

- **Fertility/Reproductive Support/Family Planning**
- **Mental Health Challenges**
- **Living Paycheck to Paycheck**