



**ECONOMIC
OPPORTUNITIES
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Building Shared Success:

**A Guide to Small Business
Job Quality Advising
for CDFIs**

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This tool offers guidance for business advisors on how to have conversations with small business owners on job quality improvements. It centers on business value and includes information and resources to help business owners address poor job quality. The tool revolves around two central questions:

1

How can implementing certain job quality improvements help business owners achieve desired business outcomes?

2

What strategies can business advisors use to demonstrate how these outcomes may surface?

This tool also encourages Community Development Financial Institutions (CDFIs), which mainly work with business owners, to consider the perspective of the business employees themselves. Ultimately, small businesses have many opportunities to improve the quality of jobs of their employees as part of their work in building a successful business.

Why Job Quality

Improving job quality can positively affect not only businesses, but also employees and the broader communities in which they are located. Research shows that investing in job quality improves business outcomes and drives business value.¹ Having an engaged workforce can create a competitive advantage by increasing a business's adaptability and flexibility, and good jobs are more likely to attract and retain employees because they are essential to meeting employees' needs and creating thriving communities.

Conversely, low-quality jobs can lead to higher costs for business owners. These costs may surface as lost sales, high employee turnover, overtime, unplanned closures, low employee productivity, and increased materials costs due to waste, loss, or damage that can result from inattentive or improper handling.

The Small Business Context

Job quality proves to be essential for small firms' business success. Representing diverse industries and employing just under half of the US workforce, small businesses make up an important part of the economy. Typically defined as businesses with fewer than 500 employees, most small businesses actually employ far fewer workers. It is estimated that around 75% of small businesses with employees have fewer than 20 workers.²

These businesses disproportionately employ low-wage and BIPOC (Black, Indigenous, and People of Color) workers and often offer poor-quality jobs. Although approximately one in four workers are considered low wage (defined as at or below 150% of the federal minimum wage), nearly 60% of low-wage workers work at businesses with fewer than 100 employees, including the 35% of low-wage workers at microbusinesses with fewer than 10 employees.³ Beyond low pay, many of these types of jobs are characterized by unsafe working conditions, unstable schedules, little to no access to benefits, lack of upward career advancement, discrimination or harassment, and/or a lack of bargaining power.

These conditions negatively affect employees' quality of life and well-being, and they can also significantly affect business performance and revenue. To keep their businesses afloat, small business owners confront many challenges, including meeting customer demands, supply chain disruptions, and dealing with inflation and rising costs.⁴ Especially in the tight labor market, small business owners report struggling to attract and retain employees

The Role of CDFIs

Thanks to their existing relationships with small businesses, CDFIs can play a critical role in supporting small businesses in improving job quality. Importantly, the community-based and equity-centered impacts of job quality improvements align with the broader mission-oriented work of CDFIs. Further, within these organizations, small business advisors are experts in their local small business ecosystems and often have deep relationships with small business owners.

¹ [Good Jobs Institute: Help Companies Thrive by Creating Good Jobs](#)

² [US Small Businesses: Key Facts and Public Views About Small Firms | Pew Research Center](#)

³ [Low-Income Workers and Their Employers | Urban Institute](#)

⁴ [5 Biggest Challenges Small Businesses Face | CO by US Chamber of Commerce](#)

Conversations that aim to support the health of small businesses too often frame small businesses' employees as costs and look for strategies to reduce those costs to help the business. Instead, business advisors at CDFIs can provide small business owners with information and encouragement to improve job quality. They can reframe discussions of wages and working conditions so that building quality jobs becomes an essential part of building a successful small business. When equipped with knowledge and strategies of job quality, business advisors can leverage their local small business expertise to effectively work with their clients to improve job quality.

How to Use this Guide

Small business advisors work with a range of businesses in a variety of economic contexts and have varying levels of interaction with their small business clients. This guide proposes a series of steps, but it may not make sense to follow these steps exactly in the order they are laid out in all instances. In addition, there are various suggested questions to explore with small business clients as you go through the process, but you may want to phrase the questions differently and use language that is more familiar to your clients. This guide is based on the experience of Shared Success grantees, but it is not meant to be a recipe that you must strictly follow. As you read through the guide and the process, consider where you are in the process with your clients, and think about how you would integrate some of this work into the ongoing relationship you have with existing business customers. You can also use this guide to enhance your advising services as you work with new customers. Finally, please note that this guide is informed by experiences. As you use the guide, if you have experiences and ideas that you would like to share, we would love to hear from you!

Note: This version of the guide is a beta version. We hope to continue to collect feedback as the guide is used and tested. We will then later update the tool and release a final version.

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About Shared Success: Scaling Financial Intermediary Strategies to Advance Job Quality, Equity, and Small Business Prosperity

Shared Success is a four-year learning demonstration focused on the capacity of community development financial institutions (CDFIs) to add a job quality lens to their work so they can help small business owners strengthen their businesses and contribute to the development of high-quality jobs in the communities they serve. Shared Success's work builds on the trusted relationships that CDFIs develop with their small business clients. With generous funding from the Gates foundation, the **Aspen Institute Economic Opportunities Program** (EOP) has worked closely alongside 11 CDFIs to help integrate and build capacity for job quality advising into their small business support. With a particular focus on BIPOC and women business owners and workers, this demonstration helps drive racial equity and economic mobility. Further, the project aims to foster new norms and narratives around the business value of job quality among small businesses, financial intermediaries that support them, and institutions positioned to create structural changes. *This advising guide is a product of this work designed specifically for business advisors and program managers at CDFIs to use one-on-one with their small business owner clients.*

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Overview

This tool is intended to help you incorporate job quality into your business advising, including strategizing how you can be specific about the value of job quality improvements to your small business owner clients. To do so, the business owner's motivation, your advising approach, specific job quality improvements, and intended business outcomes must be aligned. With each of these elements, consider how worker voice can be included and used.

This tool presents a set of questions to guide you as you work with your small business owner clients. You can choose to use all or parts of the tool. The tool has seven steps:

1 Identify the business owner's motivation and goals as you learn about business challenges.

Use conversations with the business owner not only to understand the issues they face in the current moment and the reasons they seek your services but also to understand their underlying motivations for starting their business and what they had hoped to accomplish with it.

2 Revisit or discuss the business's financial position to identify the costs of poor job quality.

Based on the business owner's motivations and needs, begin to identify metrics that show where costs of poor job quality may be affecting their business.

3 Build the business owner's understanding of workers' perspectives.

Work with the business owner to encourage them to consider their employees' perspectives, especially regarding what types of job quality improvements they might value. A business owner might take many approaches to learn more about employees' priorities, but the success of job quality advising depends on understanding which improvements employees are likely to value.

4 Determine job quality improvements.

Hone in on which job quality improvements the business owner should focus on based on their motivations and goals, financial feasibility, and the potential value to employees.

5 Make the connection between job quality improvements and business goals, and support implementation as needed.

Through discussion of specific plans to implement the job quality improvements, continue to demonstrate how the changes align with the business owner's goals.

6 Assess the outcomes of the job quality improvements.

Work with the business owner to measure the impact of the job quality improvements in a simple, timely, and credible way.

7 Continue support and measure outcomes.

Through check-ins and additional conversations, continue to build on progress to measure the value improvements and explore further job quality improvements, as appropriate.

Definition of Job Quality

Job quality can be understood as a broad array of features that can contribute to workers' economic stability, economic mobility, and equity, respect, and voice. Aspen EOP uses the following working definition of a good job. It is important to recognize, however, that some features of a good job may be out of reach for many small businesses in the near term. Job quality can be understood as a continuum, wherein business owners can improve jobs over time with the ultimate goal of making all jobs good jobs. For more details on specific job quality elements, please see [Appendix A](#).

Good Jobs: A Working Definition



Note on using the term "job quality": To work on job quality with your clients, it is not necessary to actually use the term "job quality." In fact, some business owners may find the term jargon-y or off-putting. Depending on your client, different language such as "employee engagement," "good jobs," "workforce issues," or "employee retention" may resonate more.

Additional Considerations for Using This Tool

When using this tool, it is important to keep some general guidance in mind:

- As an advisor, you likely already have an advising process, and to incorporate this guidance into it, you may not need to go in the written order or even complete every step.
- Change and adapt the tool to best fit your approach and style as a business coach as well as the specific needs of your clients. Rewrite and create your own questions and discussion points with your clients as needed.
- Although this tool is meant to be used by business coaches and advisors, the goal is to influence the business owner's strategic thinking and approach with respect to managing and investing in employees. The tool aims to demonstrate ways that job quality can bring value to the entrepreneur and their business.
- Take a holistic approach to these topics beyond the business case. In your conversations, consider how job quality improvements may also more broadly align with the business owner's values and aspirations.
- Before you dive into this tool, it may be best if you have already met with your client to understand their business and to begin to establish a trusted relationship with them. If the business owner has an immediate need (such as assistance with complying with licensing or business requirements or a legal concern) it may be helpful to address that first.
- When using this tool, you may find it helpful to document your conversations with the business owner to ensure you capture changes and follow up as needed. It may be helpful to consider the following questions as you write up notes: *Were the step's objectives met? What did you learn during this conversation? What are your next steps? Are there any additional resources that would be helpful at this point?*
- This tool has certain limitations, including assuming business advisors have some basic understanding of job quality. It also works best with more established businesses that have some employees and therefore is not geared for every small business with which you may work. As noted previously, the tool tends to be general in its guidance and therefore will need to be customized to meet the context and needs of specific business owners.

A NOTE ON INCENTIVE PROGRAMS:

Some organizations may use financial incentives to encourage job quality improvements. Some examples include providing a stipend for attending a workshop or training on job quality, awarding a cash grant or reduced-rate financing for implementing an improvement in specific job quality elements, or offering financial support to reduce the cost of testing a job quality element. Even in small amounts, these incentives can be helpful in encouraging a business to make a job quality improvement. In cases where incentives defray a substantial part of the upfront cost of a job quality improvement, they can facilitate action to improve job quality by derisking the investment and allowing the business owner to see the effect of the change before making the full investment needed. Helping business owners see the effects of job quality improvements on the business is an important way to encourage business owners to sustain and enhance improvements in job quality.

Although the tool is not specifically designed to be used with incentive programs, the steps and questions may be useful for incentive planning. Offering incentives allows for a deeper relationship between CDFIs and their small business owners, thus allowing business coaches to work even more closely with incentive recipients to gather relevant information and help them see value in the changes they make.

Prioritizing Employee Retention Through Tailored Job Quality Improvements in Childcare



About the Client

Based in Portland, Oregon, and operating as a licensed child care facility since 1986, Sarah's Child Care* provides care to 16 children ages 18 months to 5 years. The facility is open 11 hours a day, Monday through Friday, and employs five full-time teachers.

The Client's Needs

Sarah* needed advice and support with updating her employee policies, especially those for hiring, retention, and onboarding. Employee retention is a persistent industry-wide challenge for child care businesses. She also wanted guidance on building a workplace culture of open communication. To assist with retention and recruitment efforts, it was important for her to implement meaningful and tailored job quality improvements that her staff would value.

Key Strategies Implemented

With the expertise of MESO's job quality program lead and the additional support and guidance of a child care business navigator, Sarah worked to revise her employee handbook to include policies and expectations for staff

members who had challenges with. She also built out structured employee classifications to allow internal growth within her business and opportunities for staff to explore supervisory and leadership roles.

MESO further worked with Sarah to develop an employee health and wellness program to provide employees with an opportunity to participate in employer-paid self-care.

Outcomes

These changes both improved and supported current and future employee engagement. They have translated into a more positive and engaging workplace culture and have helped employees feel empowered in their roles. Since Sarah has made these improvements, retention has remained at 90%.

In Sarah's own words,

“By implementing the changes in our approach to employees, it has resulted in a more cohesive work environment by prioritizing the well-being of staff, offering growth opportunities, and strengthening their value and importance as employees.”

*Pseudonyms.

Approach to Integrating Job Quality Into Your Advising

1 Identify the business owner's motivation and goals as you learn about business challenges.

This step focuses on using conversations with the business owner to strengthen your relationship and gather information as the initial building blocks for job quality advising. Using the prompts as you see fit, deepen your understanding of the business owner and their aspirations. Business owners often seek guidance when they have challenges, and it is important to acknowledge and address those challenges to the extent practical. However, this can also be an opportunity to learn more about the business and the business owner's longer-term goals and interests, such as community impact, positive reputation, and greater autonomy. In fact, research on messaging to business owners about job quality shows that appealing to their need for autonomy and control and to improving their status in their community is most effective. See [Breakout Box 1](#) for more information on the perspectives of small business owners.

A Ask the business owner about their original reasons for starting their business and their business aspirations. This will remind the business owner of their underlying motivations and goals and will connect the job quality conversation to their purpose. Consider how job quality may align with the business owner's values, self-concept, and aspirations of what they want their business to accomplish.

? Potential questions: Tell me more about your business. What made you want to start this business? What are you most excited about regarding your business?

Breakout Box 1: Understanding the Perspectives of Small Business Owners

As part of the Shared Success demonstration, Aspen EOP worked with the research and communications firm A-B partners to understand small business owners' perceptions of job quality and to identify messages to engage small businesses in job quality work. Their findings highlight the importance of connecting job quality to the business owner's underlying motivations and goals for starting their business. These were notably most often community status, leadership, and positive impact. In addition, many small business owners resonated with the message that improving job quality could help them have a more manageable workload and greater control over their business. Based on these findings, when communicating with small business owners, A-B Partners suggests emphasizing how job quality can accomplish the following:

- **Validate business owners as leaders.** Investing in job quality offers a way to build status in the community.
- **Offer support and control for their work.** Offering quality jobs is a way to improve business operations and to gain a greater sense of control over the business.
- **Build a competitive advantage.** Offering quality jobs is an attainable practice that opens doors for talented employees to stay and make the business more competitive.
- **Leave an impact.** Quality jobs can improve employees' lives so they can thrive and give back to the community while bolstering the business's reputation.

Although these findings may be helpful for you in your work on job quality, conversations should always be customized to your client and their needs and motivations.

For more information on this research, see the Aspen EOP's [Job Quality Narrative Playbook](#) and [Job Quality Narrative Research- Community Engagement Memo](#).

B Explore the small business owner’s needs and potential business problems they may be facing.

? **Potential questions:** How are things going with your business now? What are the main business challenges you face? What do you hope to change about your business practices and outcomes? Are there challenges related to your business or workforce that keep you up at night?

- **Listen for cues:** high employee turnover, difficulty hiring new employees, employees underperforming, employee absenteeism and tardiness, limited cash flow, customer complaints, workplace injuries, comments that suggest noncompliance with labor laws.

? **Potential questions:** Are you looking for results in employee retention, skills, productivity, efficiency, or some other employee performance result? Are you looking for lower costs in some area, improved competitiveness, or some other result?

It may also be helpful to ask the business owner if they have heard any concerns or suggestions from their employees. Keep in mind that the perceived needs and demands of the employees from the business owner may differ from what employees actually prioritize. See [Breakout Box 2](#) for more information on worker perspectives.

? **Potential questions:** How do you hear from workers in your business? What kind of feedback have you received from them?

Advising tip: To dive deeper into the underlying causes and help connect business problems to possible job quality improvements, some business advisors have had success with the five whys technique. See this [Forbes’s resource](#) for more information on using this method in your conversations.

During these initial conversations, it may be helpful to complete the following chart on motivations and needs to clarify the client’s situation and opportunities for support.

Why did the business owner seek your support?	What motivated the business owner to start their business?	What does the business owner need to work on or change?



C Using what you learn, dive deeper into potential areas for improvement. Ask follow-up questions regarding the business practices and operations. Remember that job quality is embedded across business operations, not just human resources. If you use or have created a job quality assessment for your advising, this may be an ideal time to either complete it or review the results with your client. See [Appendix C](#) for examples of job quality assessments. Based on the business owner’s answers to the previous questions, you can dive deeper into the following areas. See [Appendices A and B](#) for more specifics on these areas.

- Hiring and onboarding
- Compensation
- Benefits
- Workplace culture (including DEIA)
- Employee development and advancement
- Operations

A note on client selection and roadblocks: During this work, it is likely that you will encounter challenges with your clients. It may be helpful to think through these two possible strategies:

- **Target clients:** Once you are familiar with your client’s motivation, mindset, and business operations, it may be helpful to take a step back and think strategically across the clients you serve to determine for whom this may be a good fit. One way to prioritize your time and resources is to think through “first movers,” or those most readily able and interested in addressing job quality within their businesses. First movers may already have some interest in addressing workforce concerns, staying in compliance, or having a positive impact on the community. They likely will have some mission alignment with your organization. Many will also either be well positioned for business growth or interested in stabilizing their business.
- **Pivoting:** Not every business owner will be well positioned to make job quality changes. Through this advising guide, test to see if the business owner is open to this type of work. If you must press the client or there is no middle ground, you may want to consider pivoting. If a different approach does not work, perhaps rethink if they are ready to discuss issues surrounding job quality. Different business owners may be interested in improving job quality for different reasons, and it is best to use your own judgment about when and how to approach this work.

Breakout Box 2: Considering Worker Perspectives on Job Quality

CDFIs typically only learn about the business owner's perspective. This creates certain limitations regarding job quality because the business owner does not necessarily have a complete or accurate understanding of how their employees experience their job. Before diving into specifics with your business owner clients, it may be helpful to consult third-party sources to gain insight into workers' perspectives in today's context. We highlight some examples here.

A recent survey from the Pew Research Center⁵ on workers' perspectives revealed the following:

- Most workers in the United States are dissatisfied with various elements of their jobs, including opportunities for training and skill developments, opportunities for promotions, and pay.
- Workers prioritize health insurance as the most important benefit and highly value paid time off.
- Workplace satisfaction, however, varies widely by income, with low-wage workers more often reporting feeling less satisfied.

Survey research from Gallup⁶ on worker perspectives shows the following:

- Low-income workers are disproportionately employed by small businesses and have a higher likelihood of relying on part-time positions, often working at multiple jobs.
- Most low-income workers report not having access to important benefits such as paid time off or sick leave, health insurance coverage, or retirement plans.
- Most low-income workers do not see their jobs as part of a career or stepping stone, and many struggle with repetitive daily tasks that are less likely to provide purpose or enjoyment.
- **Importantly, a subset of low-income workers report having high job satisfaction, often due to access to training and career advancement opportunities, as well as predictable schedules and pay.**

Other useful national surveys include [Worker Voices: Shifting Perspectives and Expectations on Employment | Fed Communities](#) and [Great Jobs Report: COVID-19 and the Quality of Work | Gallup](#). In addition, it is helpful to get a sense of local considerations and conditions. Useful resources to start with include [Family Budget Calculator | Economic Policy Institute](#), [Local Area Unemployment Statistics | US Bureau of Labor Statistics](#), [America Works Data Center | US Chamber of Commerce](#), and [The Crisis of Low Wages in the US | Oxfam America](#).

Some low-income workers face particular barriers to advancement in the form of benefit cliffs. Benefit cliffs are a sudden loss of access to certain public assistance programs that can be triggered by small increases in pay. Local, state, and federal policy may be important to consider when keeping benefits cliffs in mind for workers. For more information, see the National Conference of State Legislators' resource: [Introduction to Benefits Cliffs and Public Assistance Programs](#).

⁵ [How Americans View Their Jobs | Pew Research Center](#)

⁶ [Characteristics of Good Jobs for Low-Income Workers | Gallup](#)

Centering Employee Perspectives in Job Quality Improvements



About the Client

Founded in 2015 in Colorado, Glow Beauty and Body Salon and Spa* is a salon for hair styling and color, cryotherapy for body sculpting, and aesthetician services. Today, seven employees support the business.

The Client's Needs

Elsa,* owner of Glow Beauty, entered Colorado Enterprise Fund's (CEF) Quality Jobs Program curious about what she did not know about being an employer. Although she saw herself as a great employer, she soon realized she had much to learn.

After discussions with a CEF business navigator, Elsa decided to host a leadership day to garner staff feedback. She found out that her employees wanted more freedom to be creative, flexibility with their hours, support for their creativity, and more company-provided events. Elsa also realized that she had been afraid to hire new employees because she did not understand best practices.

Key Strategies Implemented

Building on what she learned, Elsa participated in cohort meetings led by the quality jobs leader, in addition to continuing to work one on one with her business navigator. She set goals within CEF's Quality Jobs Assessment (see [Appendix C](#)), a comprehensive tool for

identifying strengths and areas of improvements across six key areas of job quality: compensation, benefits, incentives, advancement, schedule satisfaction, and positive work environment.

Outcomes

Elsa's quality jobs goals led her to implement these improvements:

- Provide education and training to her staff
- Change the culture to support collaboration and teamwork
- Invest in a goals coach to work with her staff
- Implement performance evaluations every three months with the opportunity for earning increases in commission

Not only did employee satisfaction and the workplace culture improve, but Elsa also found that the greater performance delivered by her employees resulted in greater customer satisfaction. This change allowed her to raise prices to generate additional funds to invest in her employees. She now enjoys both greater employee and customer retention. Elsa said,

“ I personally thought that I could not afford to invest in my team. And after I took the Quality Jobs Program, I realized you can't afford to not invest in your team.”

*Pseudonyms.

2 Revisit or discuss the business's financial position to identify the costs of poor job quality.

Continue to build understanding of the business through its financials and other metrics. Although multiple drivers may be at play in terms of why a business owner should improve the quality of their jobs, poor job quality can increase business costs. As you work with your client, begin to identify where these costs may surface. Further, certain job quality improvements are more expensive to implement than others. **Caution:** It is important to discuss financials, but starting with the business case or introducing it to your client too early in this process can be overwhelming and alienating to some small business owners. See A-B Partner's research on messaging and outreach for more information [here](#).

A Review your client's business finances and other metrics they collect. If you have already done a financial assessment or have collected financial information (such as cash flow statements, profits and losses, budgets), revisit these to inform your discussion.

Consider what information is available to you based on what the business owner collects and tracks.

? Potential questions: What indicators show that your business is (or is not) performing well? To what degree does your employee performance contribute to your business success? What business metrics do you track that are important to you?

• **Possible business metrics:** gross sales, cost of goods sold, customer satisfaction and customer reviews, customer referrals, repeat customers, market share, prebook and future orders, job vacancies, employee retention rates, turnover, and payroll costs.

B Consider how poor job quality and the specific business problem affect your client's business costs. Poor job quality can lead to issues such as lower retention rates, high absenteeism, increased overtime, need for constant recruitment and training, diminished employee morale, lower productivity, and decline in customer satisfaction. For small business owners, that can mean constant "firefighting" to fix problems that arise when staff do not show up for work or make mistakes that lead to poor customer service, wasted product, missed delivery deadlines, or other issues. Poor job quality for the employees can lead to burnout and, in turn, can create poor job quality for the owner too. See [Breakout Box 3](#) for more information on where poor job quality can surface as a business cost. Consider, how do the metrics discussed in 2a intersect with evidence of poor job quality?

Discuss where your client may see the costs of poor job quality surface. One common example among small business owners is the costs associated with high employee turnover. To calculate the cost of turnover for your specific client, see [Coastal Enterprises, Inc.'s Cost of Turnover Calculator](#). This tool allows businesses to calculate the total cost of turnover using vacancy costs, recruiting costs, and onboarding costs. If high turnover is a concern for the business owner, it may be helpful to prompt for underlying causes.

? Potential questions: What do you know about the reasons for employees leaving? What do you know about similar companies – in other words, what is the difference for your business compared to other businesses? What do you think would help employees stay?



C Begin conversations around the potential to budget for certain job quality improvements.

Using evidence of the cost of poor job quality, consider the potential and feasibility to reallocate money and budget for specific and sustainable job quality improvements.*

As you get your client's buy-in, determine what the business can do now and in the future given their revenue, profit margin, and cash position. Remember, there are always no- to low-cost options to begin to improve job quality.

Breakout Box 3: Understanding the Business Costs of Poor Job Quality

Many businesses attempt to minimize labor costs to save money, but research shows that poor job quality can in fact increase business costs. The consequences of poor job quality can surface in a variety of ways, such as these:

- **Lost sales:** Poor customer satisfaction can lead to negative reviews and a reduced customer base. Customer satisfaction and community reputation are essential for small businesses.
- **High employee turnover:** Hiring, onboarding, and continually training employees can use up time and financial resources.
- **Overtime and unplanned labor:** Paying for overtime due to understaffing can increase labor costs.
- **Unplanned closures:** Inadequate staffing or inventory can force a business to close or have unreliable hours.
- **Low productivity:** Undertrained, overburdened employees are less equipped to do their jobs and therefore are less productive. In terms of small businesses, this can often mean the owner is unable to delegate and must take on extra tasks.
- **Shrink:** These effects can coalesce to increase shrink (waste or loss of inventory due to damage, theft, or administrative error).
- **Equipment and repair costs:** Undertrained or inexperienced workers may be more likely to damage or break equipment used in the business.

3

Build the business owner's understanding of workers' perspectives.

For job quality improvements to make a positive difference for workers and for the business, the business owner must consider employee needs, concerns, and priorities. Improvements that are responsive to employee priorities are much more likely to result in a happier and more engaged workforce and positive business outcomes. Continue conversations with the business owner that focus on employees' perspectives, diving into what the business owner has heard and may need to find out about their workforce.

It is important, however, to use your judgment as an advisor in how you approach worker perspectives. Sometimes, business owners will confidently say they know their workers – this may be truer for some than for others. Some workers may not be comfortable sharing honestly and openly with their employers. Because you are hearing only the business owner's perspective, listen critically to their thoughts. The business owner may not know the full picture from their employees' perspectives and may hold some bias.

A Encourage the business owner to reflect on their understanding of their employees.

? **Potential questions:** What are some reasons that people come to work at your business? How do you think your employees view their jobs? What do they like about their work? What do you think they find challenging?

- For business owners who have worked in the same industry in which they now own a business, it may be helpful for them to reflect on their personal experience.

Prompt the business owner about how they have built their understanding of their employees.

? **Potential questions:** What led you to that understanding? Is there anything in particular you have heard from employees? What types of things can you do to gather more feedback from them (such as one-on-one check-ins, anonymous surveys, suggestions box)?

- Starting conversations around workers may help the business owner think more expansively about a problem they face in their business.

B Prompt about specific changes that their employees may value most. Remember that each employee at a business may have unique perspectives and needs and may therefore value different changes.

? **Potential questions:** What changes to your business or the jobs you offer do you think your employees would value most? How would you know if employees value the improvements at your business?



C If possible, explore ways for the business owner to find out more about their employees and which improvements they would value most.

- Emphasize the importance of trust building between employers and their employees.
- Support the business owners as they speak to their employees about what they most want from their job. This may be through unstructured conversations or anonymous surveys. Aspen EOP's [tools and resources on worker voice](#) may be helpful.
- Share about the potential to use worker engagement surveys such as Gallup's [Q12 Employee Engagement Survey](#).
- Encourage transparency between the business owner and their employees as they begin to gather feedback and make changes.

Business owners who seem to have insights into their employees' concerns and are open to engaging further with their perspectives may be ready to make meaningful job quality improvements. Conversely, those who are not open to these conversations may not be best suited for job quality advising at this point.

Advising tip: During these conversations, it is possible that you may hear perspectives that you do not agree with or receive insights that may not align with the values of your organization. In these cases, we suggest that you take a step back and consult with others on your team or in your organization. Remember that you can always pivot or cut a conversation short if needed. If your organization does not already have a specific policy, it may be useful to seek explicit guidance about the kinds of businesses that your organization wants to support in your community and to refer to this during difficult conversations.

4

Determine job quality improvements.

Drawing on the business owner's motivations and needs, discuss with the business owner which job quality improvements seem likely to be of value to employees (and hence to the business) and seem to be within the means of the business to achieve. Using your best judgment, try to align across parts a, b, and c of this step to work with the business owner in determining which job quality improvements they should prioritize.

A Consider which job quality improvements address the business owner's motivation or needs.

Refer to what you learned in step 1. What specific job quality elements address the business goals or problems?

- Work with the business owner to brainstorm a list of possible improvements.

B When thinking through job quality improvements, consider certain limitations, including the financials, and other factors, such as industry-specific conditions.

Discuss these with the business owner.

? Potential question: What do you think is feasible in terms of changing your business practices (to improve the jobs you offer)?

Remember **no- to low-cost job quality improvements** may be available. These types of improvements may be the best place to start for businesses with significant financial constraints and/or for business owners who have reservations about the strategy of investing in their workers to strengthen their business and build shared success.

- Some no- to low-cost job quality improvements include employee appreciation initiatives, employee voice and communication practices, inclusive management and leadership practices, employee leadership opportunities, workplace safety plans, scheduling notice, consistent work hours, and flexible work arrangements. See **Breakout Box 4** for additional ideas on no-cost options.

The business owner may have specific job quality improvements in mind. If so, discuss how they think those improvements will address their business problems and drive business value.

C Return to employee perspectives. Check to see if what the business owner would like to work on would align with what employees would value most.

? Potential questions: How would [specific job quality improvement/s] affect workers on the job? What are some reasons you think they would value this change? How will you know what their reactions are to [specific job quality improvement/s]?

Emphasize that initial improvements are a starting point and that improvements can be made step by step, especially as a way to continue to build on success.

Possible areas of job quality improvements (see [Appendix A](#) for additional details):

- **Hiring and onboarding:** Implementing job quality begins before you even hire an employee. While hiring and onboarding, utilize equitable practices and provide adequate training.
- **Compensation:** Offer a competitive, transparent, and equitable compensation package to employees.
- **Benefits:** Provide additional support to employees besides salary. These may include health insurance, paid time off, or stipends.
- **Workplace culture (including DEIA):** Have policies and practices to establish effective communication channels for employees, implement respectful supervision, and promote diversity and inclusion.
- **Employee development and advancement:** Offer programs and resources that contribute to career growth.
- **Operations:** Build job quality through a variety of operational practices. These may include providing workers with the possibility to adjust their work hours and/or work location, providing employees reliable hours with advance notice of the schedule, and maintaining a safe and healthy work environment.

Breakout Box 4: Don't Forget About the Little Things in Job Quality Improvements

No- to low-cost job quality changes can make a meaningful difference in a workplace environment and can be a practical place to start for small businesses. When implementing these types of job quality improvements, consider your employees' diverse needs and abilities.

- **Share information:** Foster as much open communication with employees as possible. Help employees understand how changes are made, give them lead time before implementing policy changes, and build understanding of how the business operates.
- **Create opportunities to build talents:** Create an environment where your employees can contribute and shape their work experience. Help your employees build talents in their role at your business and cross-train them when possible. When doing this, recognize people's strengths and interests, adjust to support and develop their talents, and ensure workers are paid for the job they are doing.
- **Get creative:** Find ways to make employees feel like they are part of the business's success. Think through small yet impactful ways to build trust and to show your employees that they are valued. Some examples include letting employees choose the art on the walls of your business or select the music played during their shifts. Respond to your specific workforce and what they are telling you they value.

Although it may be more feasible to start with these lower-cost improvements, continue to build on them as the business capacity grows.

5

Make the connection between job quality improvements and business goals, and support implementation as needed.

Once you have determined possible job quality improvements, it's time to move to implementation. During this step, you should discuss specific plans to implement the job quality improvement. As you do, continue to make the connection between job quality improvements and your client's business goals or problems. Identifying the value of the job quality improvements to the business can reinforce enthusiasm for sustaining and deepening those improvements.

A Discuss how the job quality improvement would strengthen the business.

? **Potential question:** Based on what you will work on, in what ways would you see that the improvements are helping your business?

- Think back to the metrics the business owner already collects (identified in step 2). Are any of these metrics likely to show a change because of the job quality improvement? For example, do improved scheduling practices reduce the incidence of late arrivals or missed shifts? Do better onboarding and orientation lead to operational improvements like on-time product delivery or improved customer service and satisfaction?

Does the business owner need assistance in seeing and valuing this change in their business (such as help calculating the benefit of reducing turnover, estimating the value or improved customer retention)?

B Discuss plans for implementing changes and share resources.

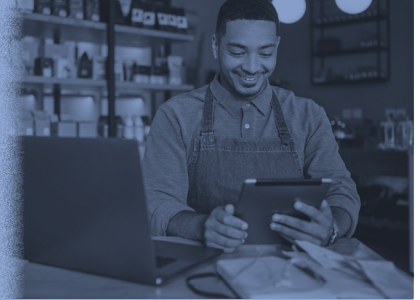
- Discuss what resources the job quality improvement may require and create a plan for implementation.
- Consider if the business owner will need any additional resources to implement the job quality improvements. If so, provide any applicable templates, tools, and referrals accordingly. See [Appendix A](#) for links to specific resources for various job quality elements.
- Consider if the intended job quality improvement is sustainable. How will the business owner afford it (time, effort, and money) in the long term?

Breakout Box 5: Tips on Continued Engagement - Ways to Check-In and Troubleshoot

Implementing job quality improvements and seeing the value of those changes may take time and can be difficult, especially for small business owners just starting out. Think through ways to continue to help your clients stay engaged. Here are some tips:

- Meet clients where they are in terms of their interests and needs. Focus on the "workable area" – where clients are most interested and willing to engage.
- Establish checkpoints early on so the client knows what to expect in terms of timing and expectations.
- Revisit intakes or assessments to evaluate progress.
- As needed, continue to signpost clients to resources and experts who can help.
- Focus on building success to keep business owners interested (this may mean starting with easier-to-implement or no- to low-cost improvements).
- Share success stories of other businesses who have improved job quality and have seen the value.

Investing in Job Quality Improvements to Support Business Growth



About the Client

Costa Coffeehouse* is a fast-growing coffee business based in Michigan. The co-owners knew they wanted to share Costa Rican coffee with the people of their hometown, so in 2016, they set up shop in a container. Soon, they outgrew that container and moved to a commercial kitchen, which they also quickly outgrew. In 2020, Northern Initiatives helped them get a brick-and-mortar shop in their local downtown.

The Client's Needs

Hiring, training, and retaining staff have always been a challenge, especially as the business has rapidly grown.

Key Strategies Implemented

Beginning with a job quality cohort and continuing with follow-up advising and resources, Northern Initiatives supported the owners as they learned how to build a sustainable workplace. As part of this work, they are creating an employee handbook and staff training programs. They now pay a living wage, supplemented by tips shared among the workers.

Outcomes

As a result of these changes, the owners can steadily employ 16 people.

They have created “a hub for people to come and have a good time”. The vibe for both customers and employees is relaxed, fun, and productive. Customers enjoy excellent service, friendly smiles, and to-die-for coffee. Employees enjoy custom schedules, clothing, and discounts. The coffee shop has become *the* place to go to not just for coffee but also for a career. As they continue to grow, they are even building their own roastery to keep up with the distribution network they have created.

And they are getting noticed. The owners recently received an award for their business practices.

“ *This honor comes as a testament to our unwavering dedication to using business as a force for good,” they said.* ”

*Pseudonyms.

6

Assess the outcomes of the job quality improvements.

At this point, you have a reasonably clear picture of the business objective that the proposed job quality improvements should address. In this step, consider what data or other information could provide a reasonable indication of whether progress on that business objective is being made. To make it as easy as possible for the business owner to see change from the job quality improvements, assessments should be simple, timely, and credible. If possible, use information that the business owner already collects. This can reduce data collection burden and improve the salience of your indicators to the business.

- A Ask the business owner what would be different in the business if the job quality improvements are a success.** Prompt the business owner to frame the success in indicators that the business owner already tracks and will be easily visible. For example: “I hope to have greater customer satisfaction by hearing fewer customer complaints as a result of improving scheduling practices for our employees.”
- **Possible indicators of success:** more repeat business, sales growth, reduced absenteeism, reduced tardiness, reduced customer complaints, less frequent worker injuries, increased workplace safety, timely task completion, reduced employee turnover, reduced shrink, reduced need for overtime, greater employee engagement and morale, lower business owner stress, greater business owner autonomy.
 - Many other possible indicators of success may be more subjective but still may be of great importance to a business owner.
- ? Potential questions:** What other benefits may be a result of the job quality improvements? Could there be other indicators of success, such as increased community impact or reputation, reduced stress for you, or improved employee well-being?
- B Determine how the business owner will assess changes in the intended indicators of success.** Remember, the primary audience for this assessment is the business owner. Your role is to help the business owner see the results of the business decision to invest in job quality. If you expect the business owner to share data about the results of their job quality improvements with you, you should also be prepared to share exactly how you intend to use the collected information from the job quality improvement results. If applicable, include a discussion of confidentiality, especially as it relates to employees.



C Establish expectations and a timeline. Note: Elements of this step may align with goal-setting tools that you already use when working with small business owners.

- When would the business owner expect to see results in the workplace (based on the items under discussion for indicators of success)? How much time (if any) needs to pass after implementing the improvement? When will relevant information be available? Should you think in terms of days, weeks, or months? Be sure to establish concrete checkpoints.
- Consider if other circumstances, such as seasonal changes or labor market shifts, interfere with the collection of information for the job quality improvements. For example, sales and employee numbers for an ice cream shop may fluctuate throughout the year due to higher demand in the summer months.

? Potential question: When will we check in on the impact of these changes?

- Plan how or if you will gather worker perspectives on the job quality improvements.

Before moving on, check, is the potential assessment of success indicators:

- Simple?
- Timely?
- Credible?

7 Continue support and measure outcomes.

Think through how you will follow up with the business owner to learn alongside them in this process. In your advising, continue to build on previous conversations and check in on progress to help demonstrate the value of the job quality improvements.

A Continue to engage with and support your client. See [Breakout Box 5](#) for more information.

- It may also be helpful to have a conversation with the business owner about how they will communicate about the changes being made with their employees. These types of conversations often help employees feel heard and valued, and they can allow the business owner to receive further feedback on the changes they implement.

B Based on the timeline you determined with the business owner, continue to check in on the implementation of changes. When appropriate, measure outcomes using the information you identified in step 5. Document and share these findings with the business owner.

? Potential questions: What changes have you noticed? Have you seen improvements in X? What changes would you still like to see? What challenges have you faced?

C Once the business owner has worked on the job quality improvement and has seen its impact, discuss continued work on job quality. If the business owner identifies new job quality elements or additional business problems they would like to address, return to appropriate earlier steps.

Incorporating Learning From Job Quality Conversations Into Your Advising Strategy

Although this tool is meant to be used by business coaches and advisors in their conversations with clients, taking a step back and assessing its broader impact may also help you tailor your advising strategy. One way to do so is to compare the results of the job quality improvements' impact using the tool against a benchmark.

- Consider how you collect, track, and share information across clients. How does your team collect and track information for the job quality improvements internally? Could any of the questions here be a part of existing efforts to collect information? What tools (if any) do you need to support this work?
- Think through the following two possible options on making comparisons across businesses:
 - Before-and-after comparison: Use different time frames (before implementing the job quality improvement and after) as a comparison in your analysis. It is important to think strategically through the time frame of when you collect information on the business.
 - Is the work environment, relative to the type of information to be collected, highly regular, or do large variations exist from day to day or week to week?
 - Did the job quality improvement occur during a period of unusually low or high production unrelated to the workforce service?
 - Did the job quality improvement occur simultaneously with another major change within the business, such as the acquisition of new equipment or a new contract, reorganization of work groups, or a management change?
 - Comparison group: Use businesses that did not implement job quality improvements as a comparison in your analysis. Consider preexisting differences (such as industry, size, growth stage) among the businesses when making comparisons.
 - Were certain types of businesses more likely to engage in implementing the job quality improvements? What characteristics, if any, did these businesses share?
 - Did the type of job quality improvements vary among the businesses? Were those improvements more (or less) sustainable for those that received an incentive?
 - Did business outcomes vary among businesses that implemented job quality improvements and those that did not? Were those outcomes more (or less) sustainable in the job quality group?
- Take time to reflect on which job quality improvements were the easiest to implement, which your clients were most interested in, and which made the largest impact. How can you leverage this awareness to improve your overall strategy to support job quality?
- Take time to reflect on which of your clients are most interested in engaging in job quality and for which of them this work was most impactful. Do any similarities exist among these clients (such as business size, business stage, motivations, business needs, industry)? How can this awareness inform who your target clients are?

Appendix A: The Job Quality Center of Excellence Resource Guide

The [Job Quality Center of Excellence](#), developed by the [Aspen EOP](#), offers tools, resources, and guidance on job quality for those working to build a more equitable and sustainable economy. Within the Job Quality Center of Excellence is [a topic guide](#) that corresponds to this advising tool. Access the topic guide to find additional resources related to the following six categories of job quality improvements.

Hiring and onboarding: Implementing job quality begins before you even hire an employee. While hiring and onboarding, implement equitable practices and provide adequate training.

- Equitable hiring practices
- Onboarding procedures
- Adequate staff training
- Written job descriptions

Compensation: Offer a competitive, transparent, and equitable compensation package to employees.

- Living wage
- Pay increases
- Bonuses and incentives
- Wealth building opportunities
- Employee ownership opportunities

Benefits: Provide additional support to employees besides their salary. This may include health insurance, paid time off, or stipends.

- Health insurance
- Life and disability insurance
- Other insurance programs
- Employee assistance program
- Wellness programs
- Commuting or transit subsidy
- Housing or housing stipend
- Sick leave
- Paid time off
- Unpaid leave
- Tuition assistance
- Retirement savings plan
- Financial literacy counseling

Workplace culture: Have policies and practices that establish effective communication channels for employees, implement respectful supervision, and promote diversity and inclusion.

- Employee appreciation
- Worker voice
- Communication practices
- Policies and practices to support diversity and inclusion
- Management and leadership practices

Employee development and advancement: Offer programs and resources that contribute to career growth.

- Performance evaluation
- Leadership opportunities
- Continued on-the-job training
- Continuing education
- Support for credential attainment and certification

Operations: Build job quality through a variety of operational practices. These may include providing workers with the possibility to adjust their work hours and/or work location, providing employees reliable hours with advance notice of the schedule, and maintaining a safe and healthy work environment for workers.

- Scheduling notice
- Consistent work hours
- Flexible work arrangements
- Workplace safety plan
- Workplace safety practices
- Cross-training

Appendix B: Job Quality Question Bank

This question bank can be used by business coaches and advisors to gain deeper insight into various job quality elements your business owner may want to work on. Many of these questions are crowd sourced.⁷ What is most relevant or appropriate to ask will depend largely on the business owner's motivations, challenges, and business stage. Because of the depth and breadth of questions, the question bank should not be used as a job quality assessment. Choose what works for you and your clients.

Questions that may be easier to use with clients beginning their job quality work are shown in blue.

Questions related to no- to low-cost options have an asterisk.*

Hiring and Onboarding

Hiring

- Why do people want to work for your business?
- Who does well here (what types of experiences, expectations, personalities)?
- Tell me how you hire staff. Whom and how do you recruit? What is involved in screening (application process, assessments, or work-based tests)?
- Who else in your business sets policy or decides how you attract the workforce you need?
- What value do you provide to your employees (benefits, professional development, transferable skills)?

Job Descriptions

- Do you have written job descriptions?*
- Do job descriptions list the role's pay and benefits?
- How well do you think job descriptions support your hiring and retention efforts?*
- Are job descriptions sufficiently detailed, useful for communication performance, and helpful for hiring?*
- Do job descriptions capture role responsibilities in their entirety? Is there anything that the job description does not or cannot completely capture?*

Training

- Do people know what their jobs are?
- What training do new workers receive?
- Is it a goal to cross-train workers? What has worked well, and what has been challenging?
- On average, how long does it take to fully onboard employees?
- Who does on-the-job training? Do you have designated trainers?
- Do your workers need new skills to help your business remain competitive in the face of technology or industry shifts? What are they?
- How do workers stay up to date about products and inventory so they can provide good customer service? What do product familiarity and training look like? How often do these occur?

Retention

- How long do workers typically stay? Do you know why they usually leave? Why do they stay?
- Do employee turnover rates relate to seeking opportunities for professional growth or to an aspect of the business that is pushing employees away?
- What are the most challenging aspects of working at your business?

⁷ Some questions are derived from Aspen EOP's [Question-Bank-for-Workforce-Service-Providers-A-Tool-for-Working-with-Retailers](#).

Appendix B: Job Quality Question Bank

Compensation

Wages

- **What is your starting wage? How does it compare to the minimum wage? A living wage?**
- Are any raises structured into your compensation policies (such as a bump in wage at 90 days)? How does this work?
- Do you offer any bonuses? If so, how are these determined?
- Do you know how your wages, benefits, and opportunities for salary increases compare to those of industry peers?
- [If applicable] Are you aware of new laws related to minimum wage and/or stable scheduling that will affect your business? If so, how are you adapting?

Wealth Building Opportunities

- Do you offer any wealth sharing programs? Do you offer any employee ownership opportunities?
- **Do you offer any financial literacy resources?**

Benefits

Benefits

- **What benefits do you provide to employees? Who is eligible? When do benefits start?**

Do you provide...

- Health insurance?
- Life and disability insurance?
- Other insurance programs?
- An Employee Assistance Program?
- Wellness programs?
- Commuting or transit subsidy?
- Housing or housing stipend?
- Sick leave?
- Paid time off?
- Unpaid leave?
- Tuition disbursement or reimbursement?
- Retirement savings plans?
- Financial literacy counseling?

- What is uptake like for the benefits you offer? If uptake is low, do you know why?
- For benefits that you do not provide, are you able to connect your employees to any resources or to provide stipends to help cover the costs?
- Are there benefits that you think your employees would value that you currently cannot offer?

Workplace Culture

Workplace Culture, Environment, and Communication

- If you were asked to describe your business's culture to a job applicant, how would you describe it?
- **How do you learn about your employees' satisfaction at work? What have you learned?***
- **Do you have any practices or recognition programs that show employees they are valued?***
- In what ways are people management expectations communicated to managers and supervisors?*

DEIA

- Does your business have goals for increasing diversity? In what ways do these vary for staff? Supervisors? Managers? What types of successes or challenges have you had in meeting goals?*
- Do you have a sexual harassment policy?*
- **Do you have a clear process for reporting and dealing with harassment or discrimination?***
- Do you provide child care options or stipends?

Appendix B: Job Quality Question Bank

Employee Development and Advancement

Performance Management

- How do employees receive feedback from their managers and coworkers?*
- What metrics are used to assess employees' performance? What are the most important performance measures you assess in workers' formal reviews?*
- What does coaching or mentoring look like?*
- Does your business have a recognition program for employees who show good behaviors or values (for example, customer service, innovation, decision making)?*

Opportunities for Advancement

- Where does an entry-level worker typically start in terms of position, shift schedule, wages, and benefits?
- Can you describe the typical path of an employee at your business?
- Do you have short- and longer-term goals related to worker development and advancement?
- What opportunities for advancement does your business have? How do workers learn about them?
- What are you looking for in staff as you think about internal promotion? How does a worker typically get the training or experiences to prepare for a promotion?
- Do you have career development discussions with all employees or only with those identified as the most promising candidates for promotion?
- Does your business have a tuition assistance program that supports employee development? What are the eligibility criteria? What types of education and training can employees use the program for?

Operations

Policies and Procedures

- Do you have written policies and procedures? How do you train employees on these policies and procedures?
- Do you have a workplace safety plan?*

Scheduling and Workload

- What is the work cadence in your business? When are workload peaks in a typical week? Are you busiest on weekends?
- Are routine tasks and management practices standardized?
- When possible, do you have more staff than the expected workload so as to be customer first and drive improvement?
- How far in advance do workers receive their schedules?*
- How consistent are schedules from week to week?*
- How do you balance workers' preferences for hours with other scheduling priorities?*
- How much control do employees have over their schedules?*
- Are there factors outside of your control that complicate scheduling, such as last-minute changes to product deliveries or merchandise promotions?
- Do you have workers who would like to have more hours than you are able to schedule?
- Do you use scheduling software (for example, Kronos) to manage worker scheduling? Do you use any other technology-enabled scheduling apps such as Shyft, Shift Messenger, or Crew?

Appendix B: Job Quality Question Bank

Employee Designations

- What is the mix of full-time and part-time workers in your business?
- What is the process of going from part time to full time? How about from seasonal to regular part time or full time?
- What job titles do your employees hold? How do these change as employees advance or get promoted?

Staff Empowerment and Agency

- What kinds of input about operations improvement do you get from staff? Have staff suggestions helped reduce costs or increase sales?*
- Do staff ever make decisions or solve problems for customers? How?*


Appendix C: Examples of Job Quality Assessments

A few organizations have developed and implemented job quality assessments, which offer ways to measure and track progress on job quality improvements. The following examples showcase various ways that this work can be built into tools and resources used by advisors.

Each assessment connects to the organization’s specific goals and the opportunities they have identified with the business owners with whom they work. Organizations interested in using a job quality assessment are encouraged to develop their own based on their specific context, mission, and client base.

Colorado Enterprise Fund developed its Quality Jobs Assessment as part of their work with the Shared Success demonstration. Their assessment uses six categories of job quality: compensation, benefits, incentives, advancement, schedule satisfaction, and positive work environment. Within each of these categories are concrete and measurable goals that a business owner can achieve. A business advisor completes an assessment at the start of their job quality program and later repeats it after the client has received support. Progress on goals determined by the assessment is noted at the end of their participation in their Quality Jobs program and is rewarded using program incentive funds.

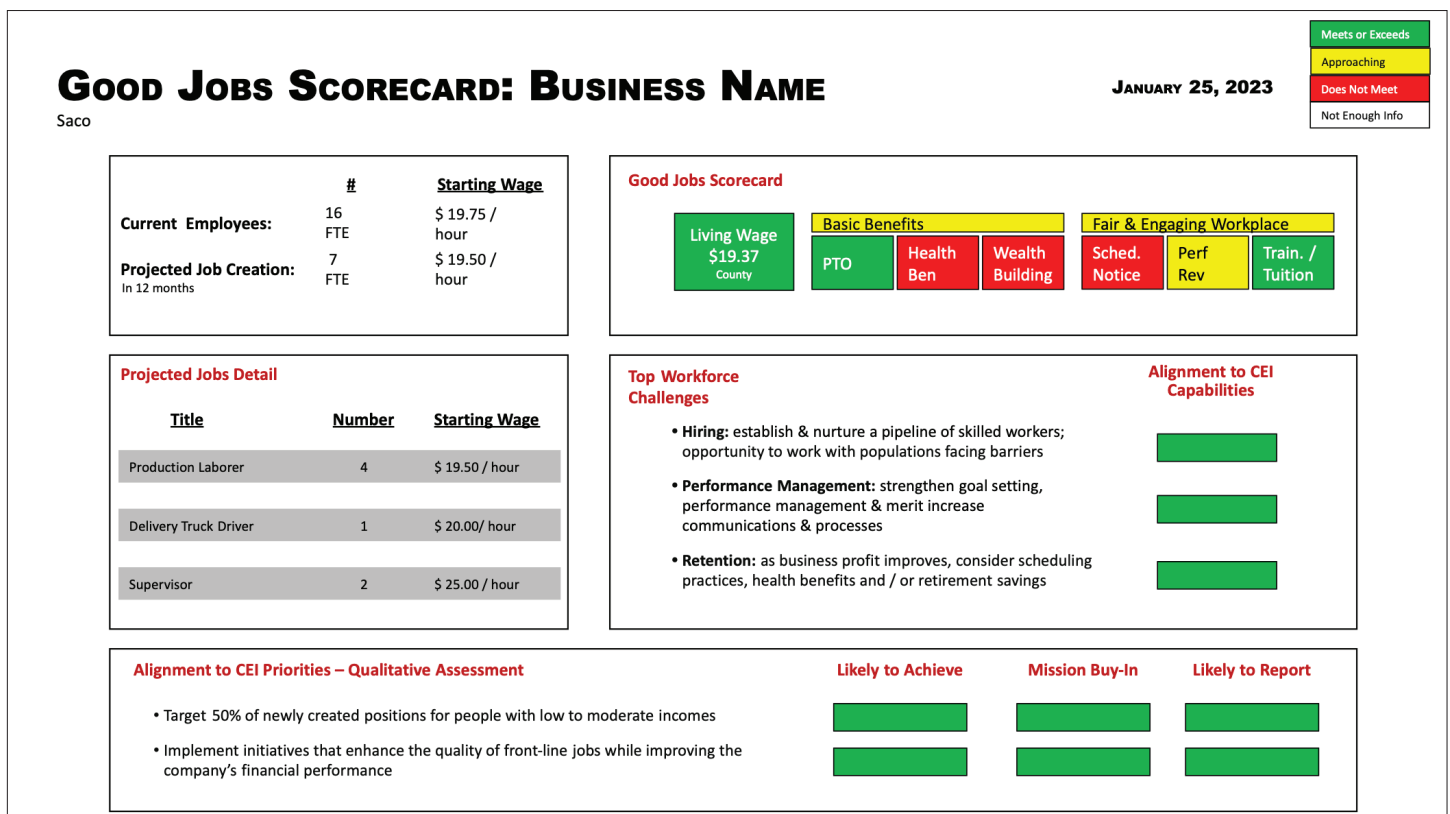
CEF: Quality Jobs Assessment

Quality Jobs Assessment		 Lending with Impact
Form revised 12/2/22		
Quality Jobs Progress:	0	Sections where Achieved Goals
Business Name:		
Assessed by:		
Date Assessed:		
Did Participate Fully:		
Employees and contractors are referenced below with the word "workers." We want to inspire business owner to invest in better quality of products and services through recruiting better qualified people and converting 1099 positions to W-2.		
1. Compensation		
Pay equals or exceeds the median pay for the business sector and geographic location. This will be determined by 941s and then compared to research provided by Navigator's HR specialist.		
2. Benefits		
a. PTO is offered to employees (personal days and paid vacations) b. Paid continuing education (any amount) offered and accepted by workers. c. Continuing education resulted in promotions, as evidenced by new job descriptions. d. Documented steps taken, and results achieved to advance diversity, equity and inclusion. e. Comply with Colorado Employment Laws- Colorado Healthy Families and Workplaces Act https://cdle.colorado.gov/hfwa Colorado Secure Savings Plan https://treasury.colorado.gov/colorado-securesavings-program Ensure Equal Pay for Equal Wok Act (EEPEWA)		

Appendix C: Examples of Job Quality Assessments

The CEI Good Jobs Scorecard is a visual indication of whether a business meets each element of CEI’s Good Jobs definition: Living wage, Paid time off, Health benefits, Wealth-building opportunities, including retirement savings, Scheduling notice, Performance reviews with an opportunity for a merit increase, and Training opportunities to develop new skills that position an employee for a wage increase or promotion. CEI first creates a scorecard at a client’s loan closing to establish a baseline, and then updates it annually over the life of the client’s loan. CEI believes that good jobs are beneficial for workers, their families and their communities, and they are also good for business.

CEI: CEI GJ Scorecard



Appendix C: Examples of Job Quality Assessments

ICA Fund uses their Good Employer Matrix to internally assess the quality of jobs its clients provide. ICA Fund introduced this tool in 2015 to help business owners develop goals and measure progress in creating high-quality jobs. ICA's assessment includes a list of mission-aligned metrics in six categories: employee wealth creation, scheduling practices, benefits, culture, professional development and career ladders, and human resources business strategies. Along with each of the metrics is a 4-point scale, where practices can be ranked from baseline to ideal. There are also specific questions to ask business owners, actionable items they can work on, and suggested measurement tools for these categories.

*If you are interested in using the GEM Matrix, please contact ICA Fund to get explicit permission.

ICA Fund: ICA_Good Employer Matrix

ICA GOOD EMPLOYER MATRIX (GEM)								
Mission-Aligned Metrics	1	2	3	4	Inquiry Questions	Work Plan Activities	Measurement Tools & Metrics	
Employee Wealth Creation	Wealth Creation (employee stock option, profit sharing, bonus plan, 401(k), other)	Conceptual commitment to creating wealth creation opportunities within 24 - 36 months after investment	Financial model includes plan for future wealth sharing in the next 12-36 months	At least 1 wealth creation mechanism is in place	1 or more wealth creation mechanisms are in place	Do you offer any wealth sharing programs? If no, do you plan to in the future?	Benefit services provider & packaging research; financial modeling to determine benefit feasibility and budgeting	Wealth Sharing Agreement
	Scheduling Practices	Follows scheduling laws; posts schedules at workplace	1 week schedule notice; on-call pay	1 week schedule notice; on-call pay	Complies with SF Retail Worker Bill of Rights	How do you set the schedule? How often does it change? How much notice do you give employees when you change the schedule? What do you do when someone calls in? How many workers moved from FT to PT in the last year or last two years? How many employees are PT? How many full-time workers are FT? PT?	Timekeeping procedures; Scheduling policies and procedures	Median Hours Worked (PT – hourly, FT – hourly, salary, contract, front-line workers, key front-line occupations); Median weeks worked (contract); Scheduling/shifting practices; PFT/FT employee numbers; movement between PFT/FT; company policies and procedures; employee interviews
Benefits	Access to Hours	Additional hours made available if employees before hiring additional FT	Flexibility in shift changes between employees; ability to work hours in lieu if possible	Offer of PTO by hourly accrual at higher rate	Employee has access to type of schedule that meets their needs	Do you know what leaves and time off you are legally required to offer employees? Do you currently allow the leaves required for a company of your size?	Organization development exercises	
	Leave & Accrued Sick Leave	Complies with Federal & State leave/sick day laws	Complies with Federal & State leave/sick day laws; all managers trained in leave policies	Accrual of sick leave at higher rate	Additional paid parent leave and sick leave	Do you offer medical insurance? Do you plan to offer in the future? If so, when? Will it be offered to all employees or particular groups or phased across groups? What portion of the premium cost do you cover and what portion of the premium is the employee responsible for?	Mandatory sick leave calculator; Leave policy recommendations	
	PTO	None	Offer of PTO by hourly accrual	Offer of PTO by hourly accrual at higher rate	Schedule for PTO that increases higher rate	Do you offer any retirement plans or opportunities? If no, do you plan to in the future?	See Medical Insurance	
	Medical Insurance	Insurance available to no employees or only some employees	Employer covers 0% - 50% of premiums of insurance for all employees	Employer covers 50% - 80% of premiums of insurance for all employees and 80% of insurance for dependents	Employer covers 100% of insurance for all employees and 50% of insurance for dependents	Do you have an emergency fund that employees contribute to each paycheck? Who sets access fund, and who has ownership over dispersing funds?	Benefit services provider & packaging research; financial modeling to determine benefit feasibility and budgeting	
	Dental Insurance	Insurance available to no employees or only some employees	Employer covers 0% - 50% of premiums of insurance for all employees	Employer covers 50% - 80% of premiums of insurance for all employees and 80% of insurance for dependents	Employer covers 100% of insurance for all employees and 50% of insurance for dependents	See Medical Insurance	See Medical Insurance	
	Vision Insurance	Insurance available to no employees or only some employees	Employer covers 0% - 50% of premiums of insurance for all employees	Employer covers 50% - 80% of premiums of insurance for all employees and 80% of insurance for dependents	Employer covers 100% of insurance for all employees and 50% of insurance for dependents	See Medical Insurance	See Medical Insurance	
	Retirement (401K, IRA, employee stock option, profit sharing, other)	None	Plan available, employee contribution only	Plan available with employer contribution	Plan available with increased employer contribution	Do you offer child/elder care plans? Do you plan to offer in the future?	Benefit services provider & packaging research; financial modeling to determine benefit feasibility and budgeting	
	Additional Insurances (life, long-term disability, long-term care, supplemental short-term disability, FSA, etc.)	None	1 additional insurance offered, employee contribution only	2 additional insurances offered, employee and employer contributions	3+ additional insurance offered, employee and employer contributions	See Medical Insurance	See Medical Insurance	
	Emergency Fund	None	Employee contributes \$X per paycheck	Employee contributes \$X per paycheck	Employee matches employee contributions per paycheck	Do you offer child/elder care plans? Do you plan to offer in the future?	Benefit services provider & packaging research; financial modeling to determine benefit feasibility and budgeting	
	Commuting/Transit Subsidy	None	Employees linked with city/state programs	Employees linked with city/state programs	Employee reimbursed up to \$X	Do you offer child/elder care plans? Do you plan to offer in the future?	Benefit services provider & packaging research; financial modeling to determine benefit feasibility and budgeting	
Culture	Child/Elder Care Plan	None	Employees linked with city/state programs	Employees linked with city/state programs	Employee reimbursed up to \$X	Do you offer child/elder care plans? Do you plan to offer in the future?	Benefit services provider & packaging research; financial modeling to determine benefit feasibility and budgeting	
	Diversity	Conceptual commitment to diversity no action plan	Conceptual commitment to diversity no action plan	Signs of diversity reflected in hiring strategy; Provides diversity training to managers	Highly diverse workforce across the business; Provides diversity training at all employees; Diversity key value of business	Describe any diversity within your employees? What positions do these employees occupy? How do you talk about diversity?	Manager/employee training curriculum	
	Communication	Conceptual commitment to consistent communication style	Engages in educational opportunities to learn communication techniques that meet staff needs	Scheduled meetings; inefficiently managed	Regular and effective communication using different modes	Do you have weekly meetings? How do you decide what is discussed?	Non-monetary motivation plan; Team building activities; Mission/values/communication tools	
	Team Development	Conceptual commitment to team development no action plan	Conceptual commitment to team development no action plan	Provide team building opportunities and events to encourage cohesion and inclusivity	Teams are empowered to make decisions and solve problems together	How do you foster team collaboration? What methods or things do you do to foster cooperation?	Company culture advising session; Mission/values/communication tools	
	Culture Magnification	Conceptual commitment to culture magnification no action plan	Positive company culture is felt, but not defined or referred to	Company culture is defined and frequently referred to in various ways	Company culture is recognized throughout all aspects of company; Company culture is user communicated and utilized daily	How would you describe your company culture? How would your employees describe your company culture?	Company culture advising session; Mission/values/communication tools	
	Community Outreach	Conceptual commitment to community outreach no action plan	Occasional community outreach programs	Frequent community outreach programs; support employees in volunteer opportunities	Community culture is defined, shared with employees, and reflected in financial models	How do you share with (volunteer members)? Is it structured or informal? Is it easy for employees to volunteer in community?	Community outreach planning	
	Create Empathetic Workplace	Conceptual commitment to creating an empathetic workplace no action plan	Owners demonstrate concern for well-being of employees through daily interactions	All leaders given opportunities to learn and practice empathy	All employees are given opportunities to learn and practice empathy	What type of work environment do you hope to create? How do all employees contribute to the creation of a caring workplace? How are expectations of care articulated to all employees?	Strategic advising for creating empathetic workplace	
	Onboarding	Conceptual commitment to onboarding no action plan	Informal introduction to company, mission/values, team members, and job responsibilities	Formal introduction to company, mission/values, team members, and job responsibilities	Formal introduction supervised by owner or peer with structured feedback loop	Describe what you do to get new hires oriented and integrate them into the company?	Onboarding plan; Employee Handbook; New Hire Checklist; New Hire Paperwork; Mission/values/communication tools	
	Hiring Practices	Conceptual commitment to creating a hiring strategy that is consistent across positions	Defined hiring strategy that is consistent across positions	Hiring strategy is consistent but tailored to be inclusive of diverse applicants	Hiring strategy designed to be inclusive of diverse individuals who are likely to succeed by differentiating between cultural talents and trainable skill set	What is your hiring process?	Right fit recruiting assistance; Interview process & questions; Candidate evaluation process; Offer letter templates; Recruitment procedures	
	Appreciation	Conceptual commitment to providing employee appreciation no action plan	Owners model sincere appreciation (verbal/written)	Owners model consistent appreciation and empower leaders to recognize their employees	Structured and automated appreciation systems (verbal/written) recognizing diverse contributions and are captured in evaluations			
Professional Development & Career Ladders	Leadership Development	Conceptual commitment to leadership development no action plan	Formal leadership training resources for leaders (books, online resources)	Formal leadership training program with consistent feedback from mentees	Leadership regularly receives mentoring or coaching matched with increased responsibility	Owners consistently assess team and identify talent in order to offer learning & development opportunities to employees who show potential but do not ask for new skills	Training passport system; Manager training curriculum; Staff training curriculum; Safety/training training curriculum; Trainer training curriculum; Skills training competencies (technical/skills to teach)	
	Learning & Development	Conceptual commitment to learning and development no action plan	Training programs developed for each specific department including cross-training	Employees who request to learn new skills are accommodated		Do you have written job descriptions? Do you use the same format for all of these? How do you ensure tasks are clearly outlined and employees know what is expected of them and/or what they need to learn or know to be promoted? How do you assess employee performance? Describe any career ladders or methods you use to map paths to advancement.	Organizational chart; Job descriptions; Formal performance review process (linked with compensation plan/training passport/mentor)	
	Performance Evaluation	Conceptual commitment to performance evaluation no action plan	Written job descriptions; Informal performance evaluation process	Written job descriptions & formal performance evaluation process with two-way feedback	Formal performance evaluation process with goal of providing formational feedback (to be defined) at all levels	How do you give feedback to employees? Do you use any particular methods or follow any philosophy?	Formal performance review process (linked with compensation plan/training passport/mentor)	
	Internal Promotions & Lateral Transfers	Employees moving throughout company as needed; conceptual commitment to structured internal promotions	Clear and consistent internal communication of job openings	Leaders trained in identifying competencies in emerging leaders	Training and development provided and paid by employer to develop emerging leaders	Do you provide any professional development opportunities or training? What development opportunities do you provide employees or your entire company?	Company-wide professional development curriculum (i.e. implementing a workshop model)	
	External Learning & Development	Conceptual commitment to external learning & development no action plan	Professional development seminars and classes offered company-wide	Tailored professional development seminars and classes offered to specific departments and reflecting employee preferences	Company provides annual training budget per employee	How do you give feedback to employees? Do you use any particular methods or follow any philosophy?	Monthly staff meeting plans and procedures; Informal feedback plan	
Business Strategies	Coaching	Conceptual commitment to coaching no action plan	Informal coaching by internal staff	Formal coaching provided externally	Formal coaching as requested for all staff	Do you know about key compliance areas? Are you following them closely? Do you know how compliance requirements change as you grow? What areas are you unsure about regarding compliance?	Compliance advising sessions	
	Compliance	Owner has minimal understanding of state and federal laws, but does not currently have HR staff	Owner has full understanding of state and federal laws, but does not currently have HR staff	Owner utilizes third party HR consultant and is compliant	Owner creates HR Department		Compliance checklists; employee interview	

About the Authors

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

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