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Common workplace benefits

BY METRO CREATIVE CONNECTION

Salary is just one component of the package that businesses may offer their employees. Though salary is important, an honest comparison of companies can benefit from a look at the larger picture — and that includes an analysis of what companies offer in addition to financial compensation.

Some people feel that certain perks outrank salary on their professional priority list. The Society of Human Resource Management indicates 92 percent of employees feel employment benefits are important for overall job satisfaction. They're also a driving factor when candidates read job postings.

Certain benefits are standard offerings, while others take perks a step further. The following are some of the benefits job seekers may encounter in job listings and during the interview process.

- **Health insurance:** Offering health insurance is mandatory in certain areas, while in others it is up to the employer. Insurance costs may be taken care of by an employer, while in most cases employees have a portion of those costs deducted from their

paychecks. Health benefits also may be extended to employees' family members. Large organizations may allow employees to choose their health insurance provider, while small firms may only contract with one company.

- **Flexible health spending account:** A health care spending account, sometimes called a health savings account, enables employees to set aside a portion of their incomes before taxes are deducted. That money can be used for qualified health purchases. Employees submit receipts for these health

needs, which can include copayments, over-the-counter medications, sanitary products, or first aid equipment, and then get reimbursed up to the amount they had deducted for the year. HSAs are one way to reduce tax burden.

- **Paid time off:** Often referred to as "PTO," this is a benefit that enables employees to schedule personal days off from work. Typically, PTO accrues each pay period by a set number of hours. PTO may occur in place of or in conjunction with separate vacation time. PTO can be a negotiating point with prospective

employers who do not have wiggle room on salary offerings.

- **Life insurance:** Many employers contract with life insurance companies to offer their employees discounted rates on life insurance premiums. Employees typically pay these costs out of pocket, but the employer facilitates the relationship with the insurance broker.

- **Retirement savings:** Employers may offer pensions or other retirement savings plans such as 401(k) and 403(b) accounts. Employees contribute a percentage of their salaries and employers may make matching or discretionary contributions as well.

- **Flex scheduling/**

remote work: Many employers recognize the advantage of allowing employees to work from home all or a portion of the week. An alternate work schedule also may be offered to help employees. With an alternate work schedule, employees may eschew the traditional 9 to 5 schedule for an 8 to 4 or even 11 to 7 schedule. Flexibility is something employees covet, as it can help them achieve a work/life balance.

These are just some of the benefits professionals can consider as they search for a new job. Additional benefits include bonuses, stock options and tuition reimbursement.



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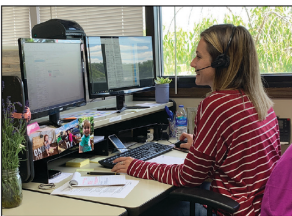
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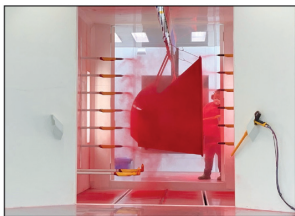
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3 tips to to update a resume to align with the modern job market

BY METRO CREATIVE CONNECTION

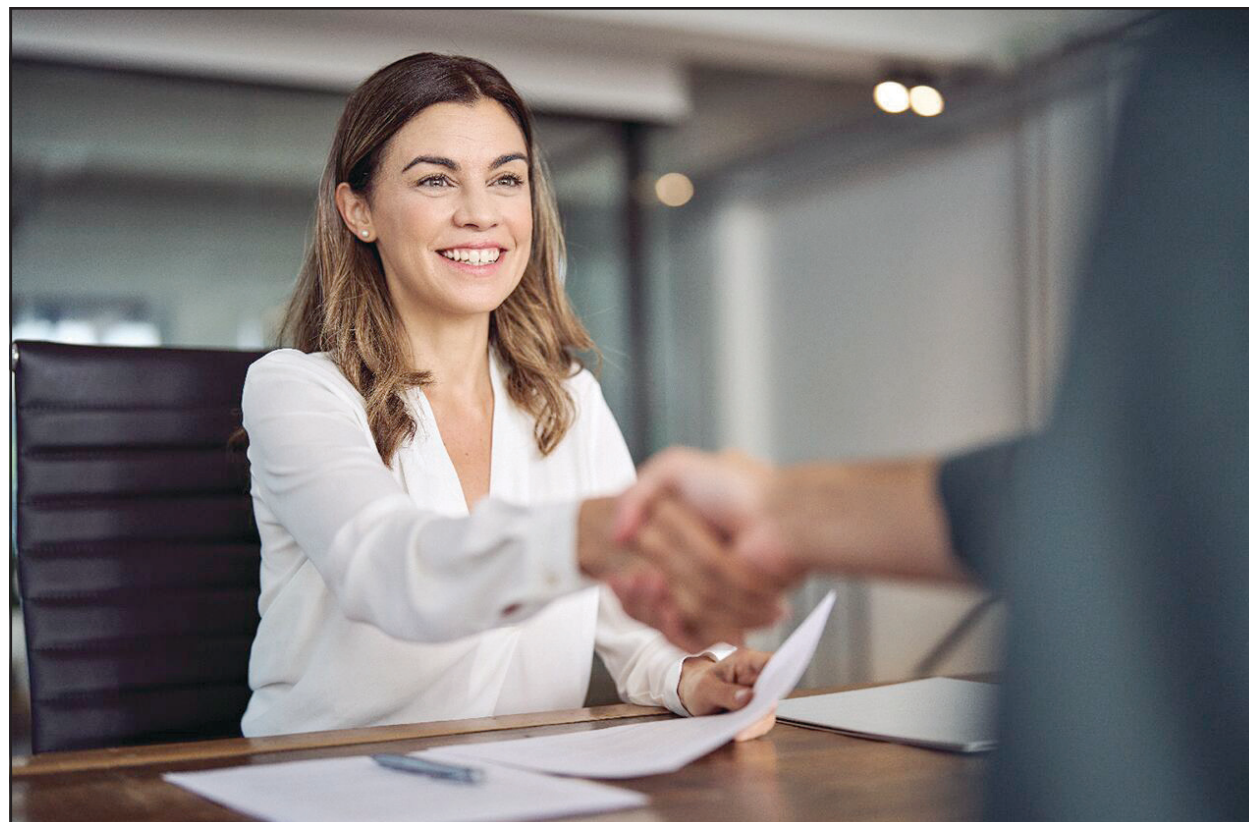
The job market can be unpredictable. Though reports on jobs suggest the market is now flooded with openings, working professionals looking to change careers or switch firms know the reality of modern job hunting is no walk in the park.

Reports indicate that there was an average of one opening for every two applicants on the professional social networking site LinkedIn at the onset of summer 2023. Professionals also are contending with a job market in which firms that hurried to hire applicants during the pandemic are now being more deliberate with their hiring process, sometimes interviewing candidates as many as six times before concluding the process. In addition, a 2023 survey from TIME/Harris Poll found that 52 percent of applicants with a bachelor's degree or higher completed an interview process without receiving a job offer.

There's no denying the difficulty professionals seeking new jobs face when they begin their search. Though there's no guarantee the right opportunity will come along quickly, professionals can update their resumes in three notable ways to increase the chances their applications are seen.

1. Write a new summary.

The professional resources experts at Indeed recommend individuals write a new summary of their work history that reflects their qualifications for any job they intend to apply for. Consider past accomplishments, tasks and responsibilities that are applicable to each opening and emphasize those in the summary. For example, individuals aspiring to move up to management



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level can emphasize past experiences in which they took on a supervisory role to complete a project.

2. Include important keywords.

The frustration many modern professionals feel when looking for new opportunities may stem from how easy it can be to apply for a job but never hear back. Indeed notes that many hiring managers utilize applicant tracking system (ATS) software when considering applications. Such programs scan resumes for predetermined keywords,

discarding applications that do not include them. Reading each listing carefully can shed light on which keywords to include, as the right terms tend to be right there in the job description. Indeed also advises mentioning the company's name and exact position title in the summary statement or career objective section.

3. Don't forget the person who will read your resume.

Though ATS software plays an integral role in modern hiring, eventually a human being will see the resume if it gets past the ATS

portion of the vetting process. Before submitting a resume, read it several times to ensure it reflects your accomplishments, talents and aspirations and not just the keywords that will get the document seen by human eyeballs. Numerous resumes will get past the ATS software, so it's imperative that the resume illustrates a candidate's qualifications and talents.

Modern job seeking is time-consuming and often frustrating. Getting past the vetting process involves updating a resume so applicants can use the modern hiring process to their advantage.

Did you know?

BY METRO CREATIVE CONNECTION

An ethnically and culturally diverse workplace can benefit companies in various ways, including increasing profitability. According to a May 2020 report from McKinsey & Company, firms in the top quartile of ethnic and cultural diversity outperformed those in the fourth quartile by 36 percent in terms of profitability in 2019.

The McKinsey analysis also found that gender diversity on executive teams can benefit firms' profits. In fact, the analysis found that companies in the top quartile of gender diversity on executive teams were 25 percent more likely to experience above-average profitability than peer companies in the fourth quartile. These findings could be especially useful in the months and

years ahead, a period many economic forecasters are predicting could be marked by significant turbulence. The McKinsey report indicated that ample evidence exists to suggest diverse and inclusive companies are likely to make better, bolder decisions in times of crisis, potentially setting up such firms for success in potentially turbulent times.

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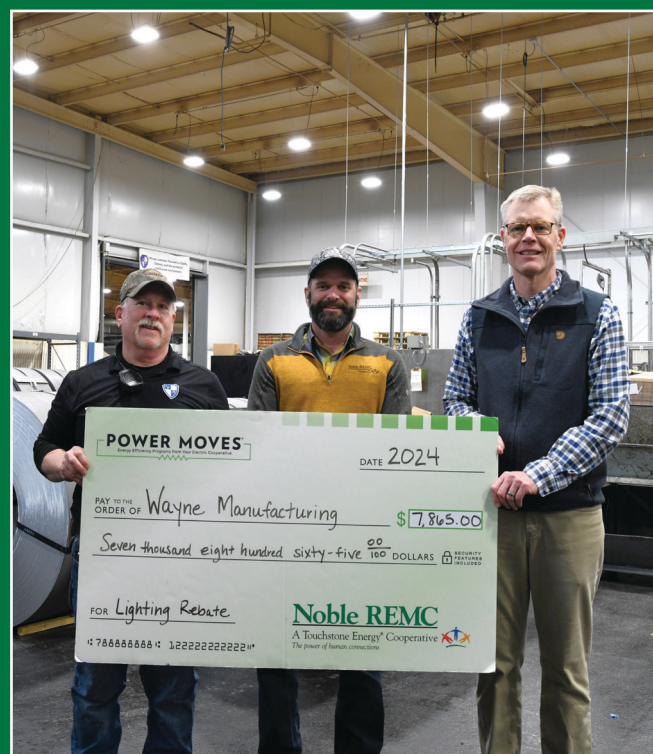
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Changes that could arise from the 'silver tsunami'

A report from the International Monetary Fund in the summer of 2023 indicated that a new challenge awaits the world in the coming years. The global population increased by one billion people between 2010 and 2022. That remarkable increase saw the world surpass the eight billion people mark in November of 2022.

Despite a sharp increase in the global population in such a short period of time, the IMF asserts that the population boom is not the most formidable demographic challenge facing the world. The IMF defines population aging as the most formidable challenge. Widely referred to as the "silver tsunami," a term credited to the AARP, the increase in the number of individuals age 65 and older could lead to some unique changes in countries across the globe.

• **Increased recreation spending:** Sixty-five has traditionally been viewed as retirement age, and that remains an unofficial bar for individuals living in countries like the United States that have increased their official retirement age. Though an uptick in the aging population is often framed in terms of the challenges countries will face, that increase also could present some opportunities. For example, a recent AARP Longevity Economy Outlook report



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noted that people 50 and older account for the most spending on recreation and culture of any demographic. That could prove beneficial to businesses and regions that cater to consumers interested in recreation.

• **Employment opportunities:** The AARP also noted the role the 50 and older population plays in supporting jobs. In 2020, the demographic of people

50 and older supported roughly one-third of the world's jobs and generated \$23 trillion in labor income with its spending on goods and services. Estimates from the AARP indicate that individuals age 50 and older will support 1.5 billion jobs across the globe by 2050. The labor income impact by then will more than double to \$53 billion.

• **Employment**

challenges: Though the silver tsunami could help to maintain existing jobs and create plenty of new ones, employers might find it difficult to fill those positions. As more of the global population reaches retirement age, it bears noting that more workers will retire. Deloitte and the Manufacturing Institute note that the manufacturing sector will

need to fill 2.5 million job openings related to retirements between 2020 and 2030. That could prove a sizable challenge, as the aging population is increasing at a time when the young population is decreasing.

The aging population is increasing, which could lead to a number of opportunities and challenges in the decades to come.

Did you know?

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Shifting consumer demands pose a challenge for any industry, including the agricultural sector. Farmers who want to ensure they're in the best position to meet consumer demands in the coming decades may be happy to learn that an aging population figures to work in the

agricultural sector's favor. The Economic Research Service with the U.S. Department of Agriculture notes that individuals over age 65 are expected to make up a greater percentage of the overall population in the years to come. That should, the ERS notes, benefit farmers, as older individuals tend to be more health-conscious with their

eating habits than younger generations. The same trend will likely play out in Canada, where Statistics Canada estimates the percentage of individuals age 65 and older will increase to 22.5 by 2030, marking a nearly 10 percent increase since 2010, when just 14.1 percent of Canadians were 65 or older.

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