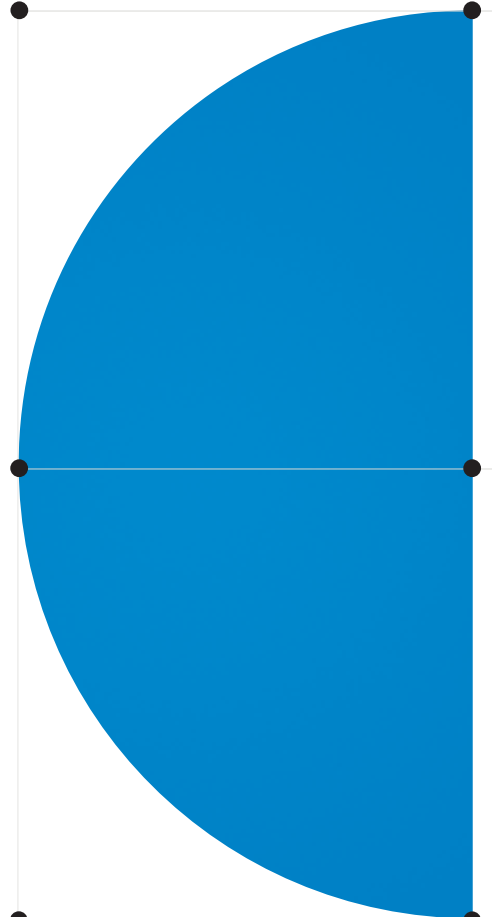


# Maximize membership value

How associations help their  
members unlock greater participant  
loyalty and satisfaction with  
always-on care



## Introduction

Professional associations have long played a crucial role in the ever-growing small business landscape, providing support to their members — for example, via providing employee benefits — as well as championing their respective industries.

33.2M

There are 33.2M small businesses in the United States,

45.9%

employing 45.9% of Americans

1.75M

New business applications were filed between January and April 2024<sup>(1)</sup>.

But, today, many of the small businesses served by professional associations are struggling.

After years of macroeconomic uncertainty, shifting employee-employer dynamics, and rising costs, many small businesses find themselves facing a “permacrisis.” The unprecedented has become the norm, and small businesses are looking for support to adapt to new challenges as they arise.

Professional associations can help their members meet these challenges head-on so they can boost outcomes across the business, including key talent metrics.

This year’s Employee Benefit Trends Study is the first to focus on the growing role for professional associations in helping small businesses reach their goals. Specifically, we explore the importance of employee care — a concept first modeled in our 2023 report — to effect mutually beneficial outcomes for small business employers and employees, delving into how associations can help their members maximize care across their workforce.

Doing this well doesn’t just benefit employers, it also helps associations safeguard their membership by providing even more value. It also unlocks non-dues revenue opportunities through benefits programs that meet the needs of today’s small business talent.

In this report, you’ll learn about the talent management challenges facing small businesses today, and how continuous, always-on care can help. We’ll also explore the crucial role for associations in delivering always-on care, sharing best practices and strategies to bolster key talent metrics, including job satisfaction, employee loyalty, and more.

### KEY FINDINGS:

## Association members gain a competitive advantage

### ASSOCIATION MEMBER OUTPERFORM NON-MEMBERS ON:

Employee satisfaction by 17%

Employee trust in leadership by 14%

Financial performance by 24%

## Chapter 1:

# Inside the small business talent management crisis

Amid the uncertainty of the past few years, small businesses — organizations with 2-99 employees — face an uphill battle to achieve their talent management goals.

## Small businesses are losing ground to mid-size and large competitors across several key talent metrics

Unfortunately, small business employers' concerns around talent management are well-founded.

While midsize and large organizations saw a significant increase in their employees' satisfaction, loyalty, and well-being this year, these metrics have remained stagnant among small business employees.



### THE STATE OF SMALL BUSINESS EMPLOYEES

#### Job satisfaction

**67%** of small business employees report feeling satisfied with their job

**11% LOWER** Job satisfaction for small business employees is 11% lower than at midsize and large organizations (organizations with 100+ employees).

#### Loyalty

**30%** of small business employees do not intend to be at their employer in the next 12 months,

**23%** Vs. just 23% for employees at mid-size and large organizations.

#### Holistic well-being

**39%** of small business employees report feeling holistically healthy (reporting good physical, mental, social and financial health)

**15% LESS** to be holistically healthy than employees at larger organizations.

## Small businesses are turning to employee care to bolster outcomes. But they still face a growing care gap

As small businesses employers focus on attracting and retaining the talent they need, they're increasingly looking to employee care to help.

The concept of employee care was first explored in our 2023 Employee Benefit Trends Study report, amid employees' increasing expectation that employers support their well-being both at work and outside of work.

This year saw the trend continue:

# 78%



of small business employees now say their employer has a responsibility for the health and wellbeing of their employees, up from 74% in 2023.

# The MetLife Care Model



## Associations play a pivotal role in maximizing outcomes for their members — and support employers' efforts to demonstrate care

Against this backdrop, small business employers are looking for opportunities to enhance feelings of care among their workforce — and they're looking to professional associations for help.



**OVERALL, FOUR IN 10 SMALL BUSINESSES WE SURVEYED THAT OFFER AT LEAST ONE NON-MANDATED EMPLOYEE BENEFIT USE A PROFESSIONAL ASSOCIATION.**

### Association membership across industries:

**48%** Healthcare and social assistance

**47%** Information technology

**47%** Construction

**42%** Professional scientific and technical services

**41%** Finance and insurance

Associations can enhance small business employers' HR capabilities, offering insights, strategies, and access to benefits, that help employers meet the dynamic needs of their workforce. Each of these services has the potential to help employers demonstrate care, either by helping employees access wellness programs and benefits, or by positioning the organization to better support and manage their workforce.

So, it's perhaps not surprising that Association members outperform non-members across several metrics measuring employee care.

### COMPARED TO NON-MEMBERS, ASSOCIATION MEMBERS ARE:

**1.2x** more likely to improve upskilling opportunities to refresh professional skills

**1.3x** more likely to improve access to benefits at affordable price points

**1.3x** more likely to improve training support for managers

However, the continued presence of a care gap signals that associations have additional opportunities to derive value for members by helping them more effectively demonstrate care. Amid economic uncertainty that has several small and mid-size organizations rethinking their budgets — and the value of association membership — forward-looking associations with a deep understanding of employee care gain a competitive advantage to attract and retain members.

In the next chapter, we'll explore the moments when employees need more support to feel cared for — the moments professional associations are poised to help.

## Chapter 2:

# How care shows up in the moments that matter

For today's talent, employee care has become a baseline expectation. Not only do the vast majority of small business employees expect their employer to demonstrate care at work, but three-quarters also expect support in personal matters that occur outside of work.

Meeting this challenge requires delivering ongoing and multifaceted care — what we've dubbed "always-on" care. It means having the systems in place to help employees access the care they need to navigate work and life moments, whenever they occur.

In this year's study, we examined a total of 55 moments to identify those that are most meaningful to small business employees — and opportunities for associations and employers to offer tailored support.



### SMALL BUSINESS EMPLOYEES' TOP 10 MOST IMPACTFUL MOMENTS ACROSS LIFE AND WORK:

- 1 Loss of family member / friend
- 2 Becoming primary income-earner
- 3 Growing your family
- 4 Significant unplanned financial stress/expense
- 5 Experience burnout
- 6 Pregnancy
- 7 Bereavement (including miscarriage)
- 8 Promotion
- 9 Caregiving responsibilities for adult family member / friend
- 10 Victim of cyber fraud (e.g., identity theft)

Overall, we learned that delivering care across the most impactful moments has a transformative impact on outcomes for employees and employers:

**WHEN EMPLOYEES FEEL CARED FOR ACROSS ANY OF THESE MOMENTS, THEY ARE:**

**2.9x** more likely to be holistically healthy

**1.5x** more satisfied with their job

**1.4x** more loyal to their employer, compared to those who did not feel cared for.

However, we also identified a number of moments when employees need more support than they're currently receiving from employers:

**MOMENTS WITH THE LARGEST CARE GAPS**

**Work moments:**

- 1 Experiencing burnout - **30%**
- 2 Not getting a promotion - **27%**
- 3 Experiencing harassment or bullying - **22%**

**Life moments:**

- 1 Financial planning - **26%**
- 2 Child commitments - **26%**
- 3 Growing your family - **25%**

Because these moments can be challenging to navigate, finding ways to deliver care during these key moments allows employers to be there for their workforce when they need them the most.



## Chapter 3:

# How associations can help their members maximize employee care

1

Broaden benefits offerings, with a focus on emerging benefits

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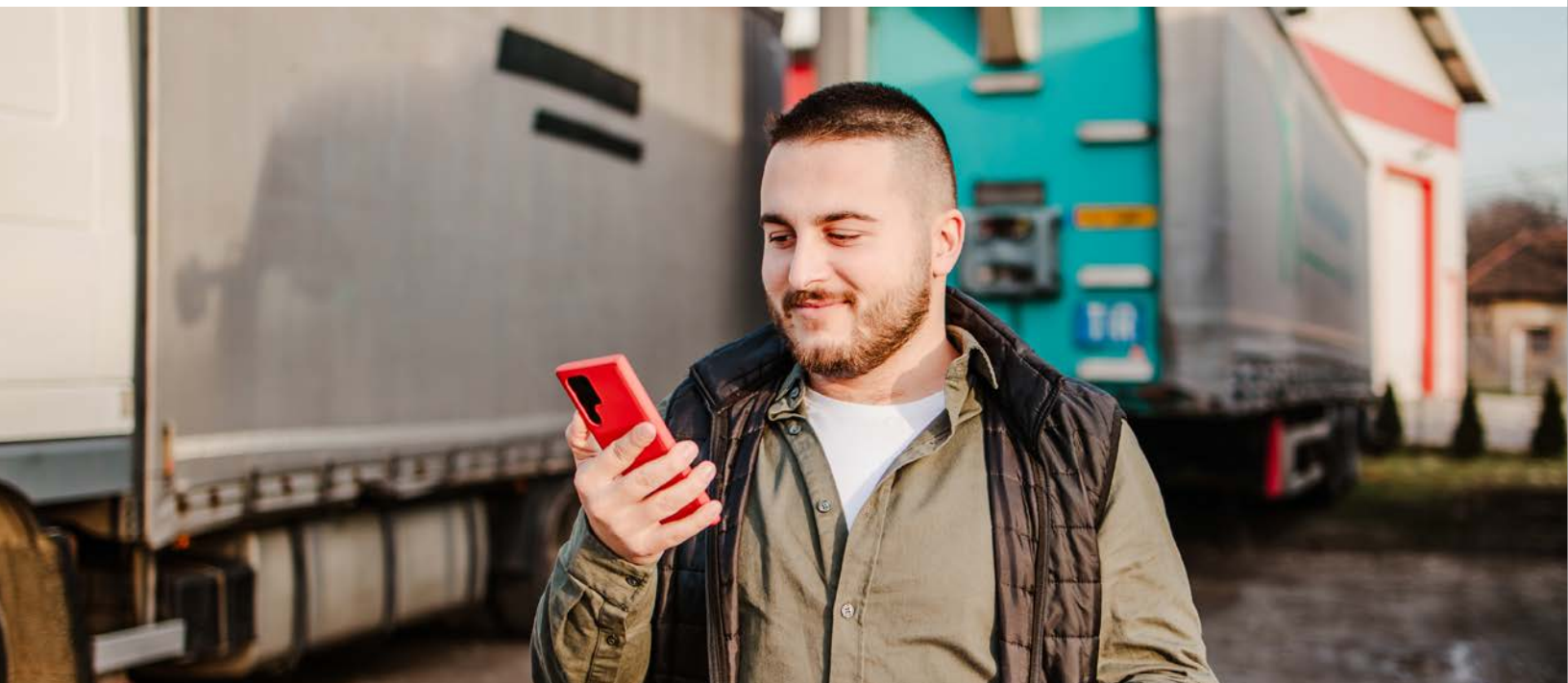
2

Help members empower their employees to make the most of their benefits

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3

Provide support for management to enhance the workplace culture



# 1 Broaden benefits offerings, with a focus on emerging benefits

Benefits play an essential role in employee care, and access to a diverse range of benefits helps ensure they have the resources they need to navigate difficult work and life moments. On this front, working with a professional association conveys a significant advantage:

**9.7** Association members offer an average of 9.7 benefits, vs. 8.0 benefits for non-members.

## BENEFITS

However, 6 in 10 small business employees are interested in benefits not yet offered by their employer. This indicates that employers have an opportunity to boost outcomes by broadening their benefits offerings — and it means greater opportunity for associations to bolster non-dues revenue through benefits packages that address employees' needs.

### RECOMMENDATIONS FOR ASSOCIATIONS:

Help members expand benefits offerings to include those most in-demand among today's small business talent, such as cancer insurance, critical illness insurance, and hospital indemnity insurance.

Seek partnerships with carriers that “connect” all benefits offerings together, so employees can easily learn about and utilize their full range of benefits.



## 2 Help members empower their employees to make the most of their benefits

While offering diverse benefits packages is essential to demonstrating care, so too is taking steps to maximize benefits utilization.

**8+**

**BENEFITS**

**Employees who used and had a good experience with 8+ benefits are 1.5x more likely to feel cared for than those who used and had a good experience with fewer than 4 benefits.**

However, 6 in 10 small business employees are interested in benefits not yet offered by their employer. This indicates that employers have an opportunity to boost outcomes by broadening their benefits offerings — and it means greater opportunity for associations to bolster non-dues revenue through benefits packages that address employees' needs.

### **RECOMMENDATIONS FOR ASSOCIATIONS:**

Support access to benefits with flexible enrollment policies, so employees can enroll in benefits in response to work and life moments — even when they occur outside the open enrollment period.

Help members craft benefits communications centered around key work and life moments to help employees understand the real-world impact of their benefits.



# 3 Provide support for management to enhance the workplace culture

The workplace culture also helps employers deliver care — and empathic managers are often the first point of contact for employees during key work and life moments.

**#1** A sociable and friendly culture was the #1 way employees said their employer demonstrated care during work and life moments with large care gaps.

## RECOMMENDATIONS FOR ASSOCIATIONS:

Continue to improve training support for managers, with a focus on empathic leadership during challenging work and life moments.

Guide members on how to offer support during impactful moments — for example, exploring potential solutions for employees who need flexible work arrangements.





# Help members gain an advantage in the war for talent with employee care

As small businesses struggle to attract and retain talent, associations have an opportunity to add value for members from small businesses by providing insights, expertise and access to benefits that help employers demonstrate care.

By helping small businesses broaden their benefits offerings, drive benefits utilization, and cultivate a supportive and flexible culture, associations can enhance feelings of care across the workforce — and effect greater job satisfaction and loyalty for their members as a result.

# Employees

## Gender

Male	47%
Female	53%
Other (including non-binary)	0.2%

## Marital Status

Married	47%
Relationship, living together	9%
Relationship, not living together	3%
Single	28%
Divorced/Separated	10%
Widowed	3%

## Ethnicity

White	72%
Black or African American	18%
Asian	5%
Other	3%
Hispanic	16%
Non-Hispanic	84%

## Family status

Do not live with children under 18	57%
Live with children under 18	43%

## Employer size (staff size)

2-9	8%
10-49	17%
50-199	18%
200-499	8%
500-999	10%
1,000-4,999	13%
5,000-9,999	9%
10,000+	18%

## Geography

South	38%
West	20%
Northeast	21%
Midwest	22%

## Age

21-24	9%
25-34	21%
35-44	25%
45-54	21%
55-64	18%
65+	7%

## Personal income

Under \$30,000	10%
\$30,000-\$49,999	24%
\$50,000-\$74,999	21%
\$75,000-\$99,999	15%
\$100,000-\$149,999	14%
\$150,000 and over	15%
Prefer not to answer	2%

## Industry

Healthcare and Social Assistance	13%
Other Services	13%
Retail	10%
IT/Technology	9%
Educational Services	9%
Manufacturing	8%
Finance and Insurance	6%
Construction	6%
Accommodation and Food Services	4%
Transportation and Warehousing	4%
Professional, Scientific and Technical Services	3%
Public Administration	3%
Real Estate	2%
Wholesale Trade	1%
Administration, Support, Waste Management, and Remediation	1%
Arts, Entertainment and Recreation	1%
Energy and Utilities	1%
Pharmaceuticals	1%
Information	1%
Agriculture, Forestry and Fishing	1%
Management of Companies & Enterprises	1%
Mining, Quarrying, Oil & Gas Extraction	0.3%

## Education

Some schooling completed/No high school diploma	1%
High school graduate or the equivalent (i.e., GED)	18%
Some college credit, no degree	18%
Associate degree	11%
Bachelor's degree	29%
Master's degree	18%
Professional/Doctoral degree	5%

# Employers

## Employer size (staff size)

2-9	6%
10-49	14%
50-199	19%
200-499	8%
500-999	11%
1,000-4,999	14%
5,000-9,999	14%
10,000+	14%

## Industry

IT/Technology	14%
Construction	11%
Educational Services	10%
Manufacturing	9%
Retail	9%
Construction	9%
Healthcare and Social Assistance	8%
Finance and Insurance	8%
Other Services	6%
Professional, Scientific, and Technical Services	4%
Accommodation and Food Services	3%
Transportation and Warehousing	3%
Public Administration	2%
Real Estate	2%
Management of Companies & Enterprises	2%
Administration and Support and Waste Management and Remediation	2%
Energy and Utilities	1%
Arts, Entertainment, and Recreation	1%
Wholesale Trade	1%
Agriculture, Forestry, and Fishing	1%
Pharmaceuticals	1%
Information	1%
Mining, Quarrying, Oil & Gas Extraction	0.3%

## Geography

South	37%
West	23%
Northeast	21%
Midwest	20%

## Research Methodology

MetLife's 22nd Annual U.S. Employee Benefits Trends Study was conducted in November 2023 and consists of two distinct studies fielded by STRAT7 Rainmakers – a global strategy, insight and planning consultancy. Wave two of MetLife's 21st Annual U.S. Benefit Trends Study was conducted in July 2023 as a follow-up to the main study fielded in November 2022. The survey consists of 2,640 interviews with full-time employees, ages 21 and over, at companies with at least two employees.

The employer survey includes 2,595 interviews with benefits decision-makers and influencers at companies with at least two employees. The employee survey consists of 2,809 interviews with full-time employees, ages 21 and over, at companies with at least two employees.

This whitepaper was prepared by 2 individuals, with input from 7 MetLife internal stakeholders.

## About MetLife

MetLife, Inc. (NYSE: MET), through its subsidiaries and affiliates ("MetLife"), is one of the world's leading financial services companies, providing insurance, annuities, employee benefits and asset management to help its individual and institutional customers navigate their changing world. Founded in 1868, MetLife has operations in more than 40 countries and holds leading market positions in the United States, Japan, Latin America, Asia, Europe and the Middle East.

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## About STRAT7 Rainmakers

STRAT7 Rainmakers is a UK-based global strategy, insight and planning consultancy with a focus on delivering game-changing commercial impact. Since our inception in 2007, we've worked collaboratively with leading companies to help define opportunities for brands, categories and businesses. Our expertise spans not only Financial Services, but also Food and Drink, Beauty, Healthcare, Telecoms, Technology, Entertainment, and Travel. Our programs and client relationships span all continents, with 50% of our work originating in the US. In April 2023, we joined the STRAT7 group.

**For more information, visit [rainmakerscsi.com](https://www.rainmakerscsi.com)**



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