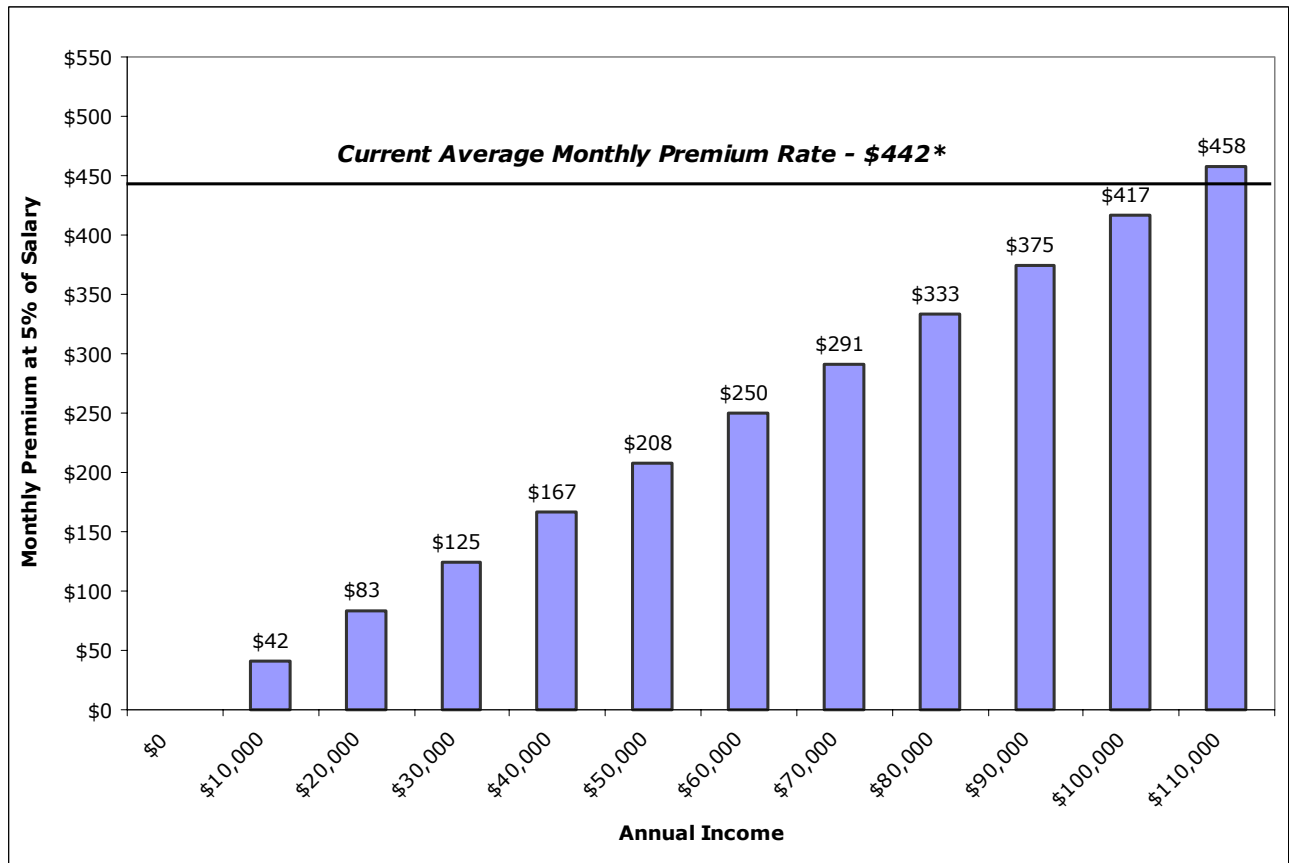


# The State of Independent Work: Affordability of Health Insurance for Working New Yorkers

Working Today surveyed over 800 independent workers in New York City about Health Insurance Affordability.

## Top Findings:

- New Yorkers must earn over \$100,000 a year to afford an average individual HMO plan.
- The average independent worker earns between \$21-50,000 and could afford premiums at \$83-\$208 per month; the average HMO premium in Manhattan is \$442 per month.
- The study finds that workers need help but don't care what form it comes in—either voucher, tax credit, or single-payer system.



\* Average price for HMO for an individual in New York County (Manhattan) – Department of Insurance, New York State, February 2003.

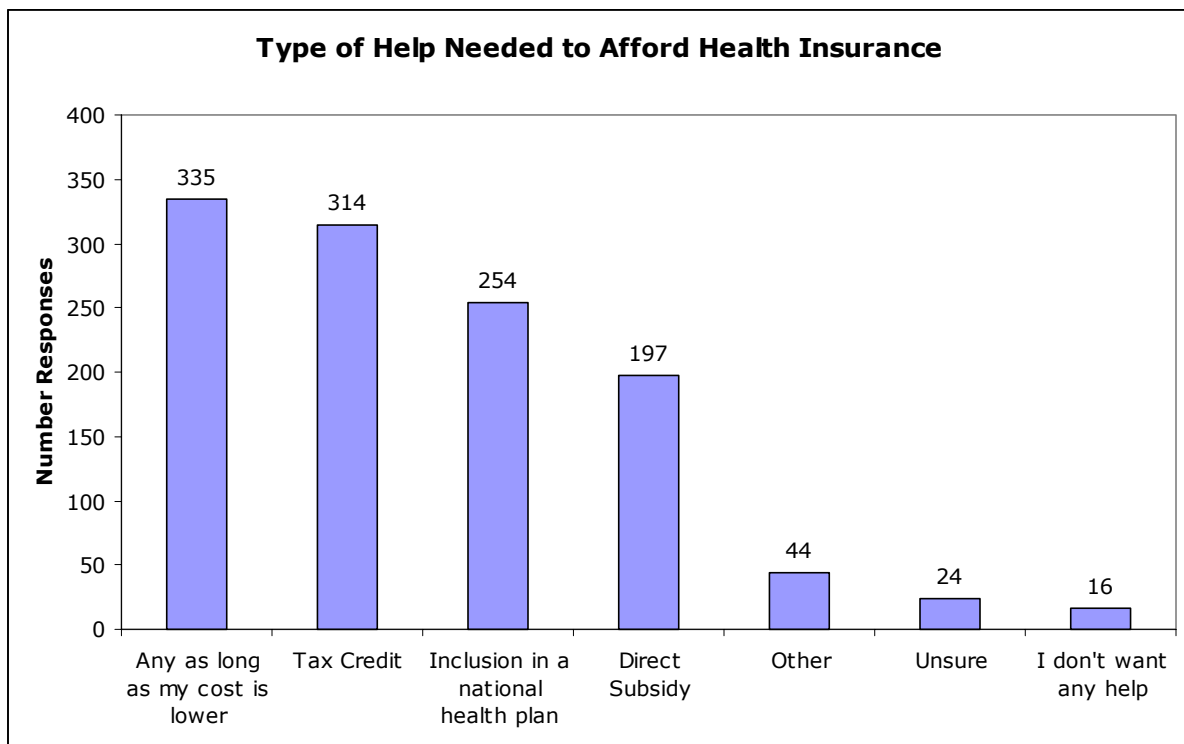
**Table 1: What independent workers can afford for health insurance in relation to the actual cost**

## Survey Results:

Most independent workers do not receive health insurance from their employer. Yet, on average they earn too much to qualify for state programs, but not enough to afford individual policies. A recent study by the Commonwealth Fund found that an individual can afford up to 5% of their income on health insurance.

- 69% of independent workers are willing to pay 2-5% of their salaries on health care, yet 64% of respondents still felt they would need help to pay that amount.
- Yet even at 5% of their income, most still could not afford the average premium.

Independent Workers need help to afford health care and interested in all solutions that work regardless of ideological position.



## Survey Background:

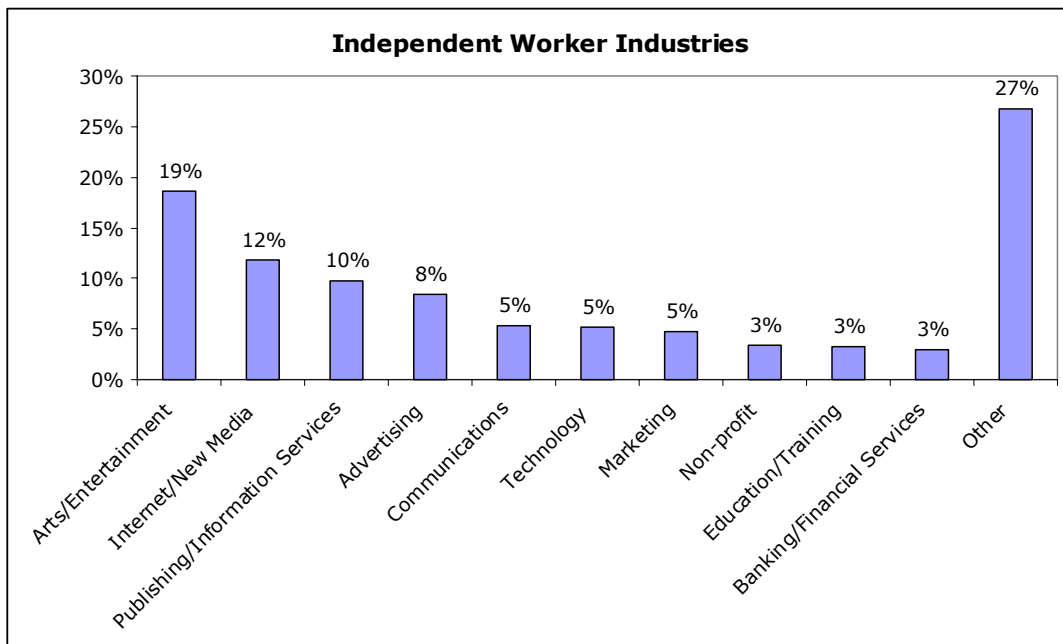
Our web-based survey, which received over 800 responses, provides a snapshot of independent workers in New York City. Independent workers are those who work but are not tied to any long-term employer. They are actors, web designers, graphic artists, financial consultants and nannies.

The Bureau of Labor Statistics estimates that over one-third of the workforce are independent workers.

### America's Independent and Traditional Workforce

Category of Worker	Number of Workers (in thousands)	Percentage of Total Workforce
Agency temps	1,188	0.9
Direct-hire temps	3,227	2.5
On-call workers and day laborers	2,180	1.7
Contract company workers	769	0.6
Independent contractors	8,247	6.3
Self-employed workers	6,280	4.8
Standard part-time workers	17,380	13.2
<b>Subtotal (independent workforce)</b>	39,271	29.9*
Standard (or traditional) full-time workers	92,222	70.1
<b>Total Workforce</b>	131,493	100.0

Our study finds that independent workers generally earn between \$21,-50,000 and work in a wide variety of industries including non-profit, arts and entertainment, hi-tech and new media.



## **About Working Today:**

Working Today is a national nonprofit organization that represents the needs and concerns of the growing independent workforce through advocacy, information and service. Key to its philosophy is the development of national efforts to bring about policy changes for the 40 million people who now work as freelancers, consultants, part-timers, temps, contingent workers and independent contractors, or in other flexible arrangements.

While more than one-third of Americans are now working in nontraditional arrangements like these and all indicators point to an increasingly mobile workforce, this group is largely without access to the traditional safety net of health benefits, pensions, anti-discrimination legislation, and insurance against unemployment and disability.

Founded in 1995 by Sara Horowitz, *Working Today* encourages access for independent workers to affordable benefits and the same services and protections as the traditional workforce, regardless of their job arrangements.