



2006 REPORT

New Unionism and the Next Social Safety Net

EXECUTIVE SUMMARY

Introduction

As the workforce evolves and the relationship between employers and employees changes, our employer-based social safety net is becoming increasingly inadequate. Moreover, the workforce's ability to organize and advocate for appropriate changes to this system has drastically eroded. Today's workers need a new union model to organize this century's workforce, which will enable them to craft the next social safety net for a new generation of workers. In 2006, Working Today-Freelancers Union conducted an online survey of over 3,000 independent workers in the New York metropolitan area to learn more about who they are, how they work, and what kinds of issues they face.

Health Insurance

Finding and paying for health insurance coverage is one of the most difficult challenges independent workers face.

- 39% of respondents lacked health insurance coverage at some time in the previous year.
- Approximately 80% of respondents avoided seeking medical care when they didn't have insurance.

Taxes

Independent workers pay more taxes than traditional employees because the tax code overlooks them in some instances, and directly targets them in others.

- 50% of survey respondents cite the additional tax burden as a significant disadvantage of freelancing.
- 94% feel that freelancers deserve more equitable tax treatment.

Unemployment Insurance

Many independent workers can't access unemployment insurance, though they have a particularly acute need for it.

- Approximately 37% of respondents reported periods of unemployment.
- 79% of respondents would be willing to pay something to be included in an unemployment system.

Retirement

Freelancers face retirement savings challenges in terms of both access and affordability.

- A third of respondents have saved less than \$1,000 for retirement; half have saved less than \$10,000.
- 94% of respondents feel that independent workers need streamlined retirement savings options because they don't have access to simple employer plans.

Politically Active, But Overlooked

The independent workforce is an untapped constituency that votes.

- 3% of respondents feel that elected officials understand what being a freelancer is like, and 10% feel that the media understand.
- 81% of respondents view freelancers as a group with common interests and goals.
- 92% are registered voters; 90% have voted in a national election in the last 5 years.

Conclusion

Independent workers require a new system of social insurance designed to support the way they work. As the workforce changes, and the employer system of social insurance erodes, a new form of unionism is needed to organize workers and provide access to social insurance.



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New Unionism and the Next Social Safety Net

Introduction

Today's unions aren't keeping pace with widespread changes in the workforce. Our social safety net has become inadequate, while the workforce's ability to effect change has drastically eroded. We are at a moment in history where a new union model is needed to help the workers of the 21st century participate in the creation of the next social safety net.

Historically, jobs have contributed more than just a paycheck to workers' livelihoods. Employment provided many other elements of a stable, middle-class life: health insurance, retirement plans, access to government-sponsored social insurance programs, and an implicit guarantee that hard work and loyalty would be rewarded with long-term, stable employment and opportunities for advancement.

Our current employer-mediated social insurance system evolved largely out of New Deal programs built around an industrial model of work, with an underlying assumption that workers would be long-term employees of a single company. This employer-centered model of the social safety net simply doesn't fit the way many people are working today. In the face of competitive pressures, cost-cutting measures, advancing technology, and changing assumptions about the employer-employee relationship, employment is evolving into a variety of alternative and flexible models of work. About 10% of today's workforce is working without an employer relationship, and an additional 20% is working in arrangements in which the employer-employee relationship is significantly weakened.

This independent workforce — comprised of the self-employed, independent contractors, temps, contract employees, leased workers, part-time workers, day laborers, and on-call employees — is largely cut off from our employer- and government-sponsored system of social insurance. Though these workers have found ways to maintain income by adjusting to the changing economy, their work arrangements come at a price: access to health insurance, pensions, income protection, and other forms of social insurance is limited or absent. Without government or employers' help, independent workers must find their own solutions to manage these risks, or simply roll the dice and hope they don't get sick or experience prolonged periods of unemployment.

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For the past several years, Working Today has been surveying independent workers in the New York City metro area. Our data has consistently shown that independent workers struggle to find affordable health insurance, aren't saving for retirement, and have trouble managing the uneven income inherent in their work arrangements. This year's data goes further: it suggests that independent workers are politically and civically engaged, but feel that elected officials and the media overlook their needs.

In the past, unions have helped meet workers' needs by securing substantial employee benefits packages and important government social insurance programs, but union strength is waning. According to the Bureau of Labor Statistics, just 7.8% of private sector workers in the U.S. were union members in 2005. The independent workforce requires a new type of union to help address its challenges. 81% of this year's survey respondents feel that independent workers are a group with common interests and goals, but disconnected individuals can't create an alternative to our employer and government-mediated system of social insurance. Independent workers need a "new unionism," one based on organizations that bring people together to negotiate for necessary services and provide a unified voice for advocacy.

Independent workers need organizations to bargain on behalf of the group for affordable health insurance plans and other services. Independent workers need a unified voice to advocate for changes to a complicated tax code that targets them with additional taxes in some instances and denies them equitable tax advantages in others. They need education to help them figure out how to fund retirement entirely on their own while navigating an intricate landscape of plan options. And they need organizations to work with policy makers and government to pioneer ways to give them access government programs and employment laws — such as unemployment insurance, worker's compensation, anti-discrimination protection, OSHA, and even transportation and child-care tax breaks — that don't include them. A new kind of union can meet these needs, and in so doing, can help create the next social safety net.

Surveying New York City's Independent Workforce

Who are independent workers, and how are they managing — or not managing — to put together stable lives with little or no access to our traditional system of social insurance? Given the patterns of change in the workforce, their struggles, successes, and strategies may help us understand what the future holds for all workers.

In 2006, Working Today-Freelancers Union conducted an online survey of over 3,000 independent workers in the New York metropolitan area. Over two-thirds of respondents are self-employed as freelancers, consultants, or independent contractors. The remaining third work in temporary positions (14%), or as leased employees (3%), part-time employees (5%), contract company employees (7%), or on-call employees (4%).

Respondents are spread across a range of occupations and industries, with many concentrated in art & design (33%), media (14%), and technology (8%).

A short history of modern labor

At the beginning of the industrial revolution in the 1860s, unions and guilds were organized on the basis of craft. Bricklayers, carpenters, and other skilled workers formed craft unions to negotiate with employers for wages, hours, and work conditions. With the rise of the industrial workplace, union structure evolved to accommodate all workers in a particular industry. In manufacturing industries like auto, steel, and rubber, unions represented all workers across skill lines in collective bargaining agreements.

In the 1930s, unions won a major victory in the form of the National Labor Relations Act (NLRA), which recognized the legitimacy of unions and affirmed that unions would represent workers at the workplace. The NLRA defined unions in the context of the industrial labor model of the time. As a result, certain assumptions about the workplace became conflated with the concept of unionism. In particular, implicit in the NLRA was the assumption that workers would continue to be long-term employees of a single company. Many New Deal social insurance programs, such as health insurance and other benefits, unemployment insurance, and worker's compensation, were attached to this model of the workforce. Today, as employment relationships change and union membership declines, we need a new model of unionism to recapture organized labor's ability to protect and support workers.

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Others work in financial, business, and legal services; advertising; or fitness and health care.

Median Income in Selected Professions

OCCUPATION	MEDIAN
Accountant/Bookkeeper	\$50,000
Artist	\$39,250
Copywriter	\$60,000
Editor	\$40,000
Fitness Instructor/Trainer	\$32,000
Graphic Designer	\$45,000
Information Technology Professional	\$70,000
Photographer	\$36,000
Project Manager/Coordinator	\$44,500
Writer	\$40,000

Our group of respondents included people of all ages. Most are single (56%) and college-educated (83%), and a significant majority (83%) had no children.

About three-fifths of respondents earned between \$25,000 and \$75,000 in 2005. Approximately one-fifth report that they earned less than \$25,000, and one-fifth earned over \$75,000.

Health Insurance

Finding and paying for health insurance coverage is one of the most difficult challenges independent workers face. Of those we surveyed, 39% lacked health insurance coverage at some time in the previous year. Of these, nearly half did not have health insurance for the entire previous year.

Respondents generally experienced gaps in coverage because buying directly from an insurance provider without access to group rates was too expensive (76%.) Four-fifths of these respondents avoided seeking medical care when they didn't have insurance. Some relied on public resources for medical care when uninsured: 22% visited a free or low-cost clinic and 12% visited an emergency room.

Without access to the lower-cost group-rate health insurance prices available to employers, many independent workers find health insurance difficult or impossible to afford. As one freelance event planner without health insurance wrote: "The government attempts to provide for low-income families, and of course those in the upper bracket can just pay for their medical services. But all of us in the middle must often decide whether to pay our rent, buy groceries, or pay for medical insurance." To maintain consistent coverage, independent workers need access to affordable group-rate insurance plans and seamless coverage that doesn't terminate when a job ends.

Who Are NYC's Independent Workers?

Elizabeth M.

"I couldn't bear not to play or make music," says Elizabeth, 52, about being a musician and composer. "What would the world be like if I couldn't express myself through music? It's the best part of me." Thus, even though it's hard, Elizabeth always has made her living by piecing together freelance music jobs. She can't picture herself doing anything else.

With a Master's degree in flute from Juilliard, today Elizabeth also plays the shakuhachi, which is a traditional Japanese bamboo flute, and the theremin, which is an analog electronic instrument. Invented by a Russian physicist in 1919, the theremin looks like a box with two antennas sticking out of it. Theremin players don't touch the instrument; rather they make music by interrupting the radio waves it emits with their hands. The result is haunting.

"There aren't many full-time jobs for musicians in New York City," notes Elizabeth. "But there are many part-time jobs. At its best, this life is full of variety and my colleagues are great musicians. At its worst, everyone calls you for a job at the same time and your schedule alternates between working around the clock and not working at all."

New York is clearly the place to be for a person with Elizabeth's interests, she says. She lives in South Park Slope in Brooklyn with her husband, an artist, in a house he bought many years ago. Elizabeth gets health insurance through Freelancers Union, her husband through a college where he teaches. They have little savings and "don't even want to think about retirement." Elizabeth has never missed an election. She'd like to volunteer in an adult literacy program, but her unpredictable schedule — she can't refuse a last-minute call to perform — makes her unable to commit to working regularly.

Elizabeth earns between \$25,000 and \$35,000 a year. When it comes time to file her tax return, she has a stack of W-2 and 1099 forms because she has had 20 to 30 different jobs. This, she says, is standard for freelance musicians. Money is tight, but "When I'm performing in the middle of a wonderful piece of music," says Elizabeth, "I'm completely happy and wouldn't trade places with anybody, for any price."

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Because they don't have employers to facilitate access to group rates, independent workers need alternative intermediary organizations to bargain for these rates for them. In addition to proving access to affordable insurance plans, these organizations can leverage their relationships with insurance providers to advocate for their members' interests. In New York, Freelancers Union has been able to fill this role successfully for over 12,000 independent workers, two-thirds of whom were uninsured or had only temporary coverage before joining the organization.

Taxes

Independent workers face complex and burdensome tax rules. They pay more taxes than traditional employees because the tax code overlooks them in some instances, and directly targets them in others. 50% of survey respondents cite the additional tax burden as a significant disadvantage of freelancing, and 94% feel that freelancers deserve more equitable tax treatment.

Some sections of the tax code directly target independent workers who don't have employers. As a result, these freelancers pay higher taxes than standard employees. The Self-Employment Tax — the social security and Medicare tax targeted at workers without employers — is 15.3% of net earnings. Workers who have employers pay just half that amount, and their employers pay the other half. In addition, a tax in New York City called the Unincorporated Business Tax (UBT) requires self-employed independent workers who net over \$55,000 a year to pay extra income tax on top of their federal, state, and city income taxes.

Many employees have access to pre-tax financing programs through their employers to help fund health, child-care, and transportation expenses. These programs can only be set up through employers, and specifically exclude the self-employed.

Temps, contract workers, part-timers, and others who buy their own health insurance policies can't take an income tax deduction for the cost of premiums unless their health care expenses exceed 7.5% of their total income. Independent contractors, the self-employed, and others who work without an employer relationship can deduct the cost of health insurance from their income taxes, but they can't deduct this cost from their Self-Employment Tax liability. While this discrepancy may seem minor on the surface, it can add up to significant savings for workers: eliminating it would lower their health insurance costs by 15%. These disparities increase the cost of purchasing health insurance for the very segment of the workforce already struggling to afford premiums.

Access to government programs: unemployment insurance

In addition to providing access to social insurance by offering health insurance and other benefits, employers facilitate access to government-sponsored social insurance programs. Payroll taxes levied on employers fund social security, Medicaid, unemployment insurance, and worker's compensation programs. The

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Clint S.

Clint, 27, is a digital imaging specialist. His is a profession that didn't exist 10 years ago, so many people don't know what he actually does. Today's high-end photography, like in the fashion industry, relies on sophisticated digital cameras. Clint is at photo shoots to make sure that the technology is working properly, and later he organizes the enormous photo files. He also retouches images.

Freelancing works well for Clint, who lives in Hell's Kitchen with his fiancé, a freelance opera singer and performer. On average, he works three to four days a week, leaving him time to pursue other interests. Last year, he earned about \$70,000; this year will be "vastly better." Clint gets his health insurance through Freelancers Union. He has savings of about \$30,000. Rather than lock it in a 401(k), Clint keeps this money in a high-yield savings account so he can use it to rent or buy the very expensive equipment that his work requires. The key to success as a freelancer, Clint finds, is being a specialist yet remaining adaptable to rapid industry changes.

"As a freelancer, you can easily deliver your skills and knowledge to multiple people, places and industries," says Clint. "The people I've met on freelance jobs have led to many other small jobs. We sometimes barter with each other. I just did a projection and lighting job for a hair stylist's salon opening; instead of pay, my fiancé and I are getting free styling for a year."

Clint finds that freelancing encourages high-quality work. "Freelancers are always looking for something new, something different. We really want to be engaged in what we do. When I spend a day in an office, the other freelancers and I are the first ones there. Full-time employees get burned out. For us, there's an element of the unknown, which I enjoy."

Digital imaging is evolving rapidly. "My work has changed a lot just in the last year and it will evolve into something else as cameras get simpler. The next big thing in this industry will be data storage," predicts Clint. "We're ending up with countless images, which won't amount to anything if the technology fails or people can't find them again. Right now the Internet, media and other technology are merging to creating a huge, exploding wave of exciting possibilities. I am riding that wave and having a blast doing it."

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employer relationship also lies at the core of a range of worker protection laws. Laws that require safe and healthy work environments, or those that prohibit discrimination based on race, age, disability, or gender, do not protect many independent workers. Independent workers without an employer relationship can't access most of these government-sponsored social insurance programs and protections.

Unemployment insurance is arguably the most important program mediated by employers that is unavailable to independent workers. Unemployment insurance law specifically bars independent contractors from access to the unemployment system, under the reasoning that these workers have control over whether they are working, so they cannot become involuntarily unemployed.

Yet, many self-employed workers have a particularly acute need for unemployment protection due to the unstable, gig-to-gig nature of their work. 50% of respondents report experiencing periods of under-employment in the last 12 months, while another 32% report periods of unemployment. About 79% of respondents would be willing to pay something to be included in an unemployment system. As one respondent observed: "If freelancers were eligible for unemployment it would make a huge difference. Some months I have tons of clients knocking at my door and other months I can't find any work. The unemployment [insurance] would add some stability."

Independent Workers Want Access to Unemployment Insurance

Would pay to access unemployment insurance	79%
Would not pay to access unemployment insurance	13%
Don't want to be eligible for unemployment insurance	8%

Traditional unemployment insurance protects workers from personal financial destabilization, helps them maintain spending during economic downturns, and gives them the opportunity to find employment appropriate for their skills. Workers without an employer relationship need access to some form of income insurance to meet these same needs, but they require an innovative model that fits the way they work. A system that allows workers to set aside pre-tax dollars for use as income insurance, potentially with some matching support from government, could help solve this problem.

Retirement

Freelancers face retirement savings challenges in terms of both access and affordability. Traditional employees can often expect some assistance from their employers, sometimes in the form of traditional defined-benefit pension plans, but more often in the form of matching contributions to tax-advantaged retirement accounts like 401(k)s. Independent workers must save every dollar of their retirement funds themselves, and they don't have access to a simple system of paycheck deductions and company-run plans to facilitate saving.

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Jonathan T.

Jonathan, an average adjuster, works in an industry rooted in the age-old tradition of exploring the world and returning with riches from distant shores. Average adjusters assess damage to ships and their cargo. A profession since shipping became a business hundreds of years ago, there are only about 20 practicing average adjusters in America today.

As in the days of old, average adjusters are trained on the job. There's no school or degree program that teaches marine adjusting practices. After apprenticing for five years, an aspiring adjuster has to pass an exam given by the Association of Average Adjusters of the U.S.

Practicing since the late 1970s, Jonathan, 51, is dedicated to and involved in his profession. He maintains the website for the adjusters association and is one of a few non-lawyer members of the Maritime Law Association of the United States. But it's a shrinking industry, partly because shipping is getting safer. Nevertheless, Jonathan's annual income is in the low five-figure range.

Jonathan and his family live in an apartment in a five-unit building that they bought several years ago in Inwood in Manhattan. He started working on his own in 1998, when the company he worked for stopped practicing here. Today, while he works full-time, he's got the flexibility he needs to be a "very involved dad." And that means a lot. Jonathan has five children and three step-children, all school age. Jonathan uses one of the apartments in his family's building as his office. Because he's so close to home, he does the grocery shopping and cooking. He spent a few years on the board of his youngest kids' nursery school.

Jonathan is insured through Freelancers Union; until now, the children have been covered through their mother's work. She had a regular job downtown, also in the maritime industry. Convinced of the advantages of the freelance lifestyle, Jonathan's wife recently decided to join the business. The whole family will be buying coverage through Freelancers Union.

"The satisfaction of making this work — and the flexibility — are tremendously valuable," says Jonathan of freelancing. "A friend told me that he thought flexibility was worth \$50,000 a year! I don't know about that, but it is worth a lot."



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Our survey research indicates that independent workers are not saving for retirement adequately: a third have saved less than \$1,000, half have saved less than 10,000, and two-thirds have saved less than \$30,000. Of those with some savings, much of it was accumulated in employer-sponsored plans during periods spent working in standard, full-time positions. Nearly half of respondents cite uneven income and the resulting cash flow challenges as major obstacles to retirement savings. Another two-thirds feel they earn too little to save sufficiently.

Though they can't offer pensions or matching contributions, new intermediary organizations can help facilitate retirement savings in some of the same ways employers do. These organizations can pool workers together to lower the cost of professional financial planning help and to bargain for lower-cost retirement plans. Intermediaries can also facilitate enrollment in retirement plans by working with financial institutions to provide financial education and encourage practical savings habits.

Managing risk in the next economy

In general, people like working on their own. 82% of respondents prefer their work arrangements to traditional employment.

Yet, despite their preference for freelancing, many respondents (59%) feel anxiety about their future as independent workers. This anxiety stems from an acute awareness of the delicate balancing act that characterizes the lifestyle. Success as a freelancer requires the ability to find enough work, manage cash flow to cover business expenses and hedge against slow times, plan for taxes and retirement, and find ways to get health insurance, disability coverage, and similar necessities. If one of these elements is missing, an unexpected event — such as an illness, injury, or even pregnancy — could be completely destabilizing.

Why do independent workers prefer their work arrangements to traditional employment, despite the anxiety and apparent risks? Perhaps some people are beginning to view the risks of independent work as less significant than those associated with a full-time job.

In a full-time position, a worker counts on one company to provide all of his income and benefits. He may develop skills that are applicable to a highly specialized area of work in a particular company. Essentially, his employer relationship mediates all aspects of his financial stability. Losing that job can be devastating. As employers' willingness to offer the implicit promise of long-term employment declines, and benefits packages become increasingly meager, the advantages of full-time, traditional employment seem to be waning for many workers.

Independent work arrangements enable workers to spread the risk of income loss across a network of clients or multiple gigs. Taking on a variety of projects allows workers to develop a diverse skill set and can help them avoid the risk of

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being so highly specialized that they can work only in one specific type of job or industry. Moving from project to project and building a client roster facilitates the networking that is required to find the next gig or get the next client.

Independent workers require new organizations to provide the social insurance typically accessed through employers, so that they can take advantage of the benefits of flexible work arrangements without sacrificing security. As one survey respondent wrote: “Working for big companies [is] less and less appealing. The only choice I see in the foreseeable future is to take our lives into our own hands. With the aid of a union that can protect us we can all make this happen to benefit ourselves, our children, and our children’s children.”

Independent workers are a politically active, but overlooked, group

Independent workers face a shared set of problems, and are beginning to view themselves as a constituency. 81% of respondents view freelancers as a group with common interests and goals. An overwhelming majority of respondents agree that independent workers need equitable taxes (94%), help finding health insurance (99%), simpler ways to collect unpaid invoices (95%), streamlined retirement options (93%), and unemployment benefits (88%).

Our respondents also vote in high numbers. 92% are registered to vote, and 90% have voted in a national election in the last 5 years. Many have donated money to a political campaign (40%), written to an elected official (59%), or volunteered with a community organization (58%).

Independent Workers are Active Political & Civic Participants

Voting Activity	Percent of Respondents
Voted in national elections	90%
Voted in state elections	74%
Voted in local elections	67%

Civic Participation	Percent of Respondents
Signed petitions	82%
Wrote to elected officials	59%
Attended rallies	48%
Active in non-profit/community-based organizations	58%

Yet, just 3% of the independent workers we surveyed in 2006 feel that elected officials understand what being a freelancer is like, and 10% feel that the media understand.

Given the problems they face, it is perhaps no surprise that independent workers are significantly more politically active than the population as a whole. As a group, independent workers appear to have the qualities needed to form an active and

Who Are NYC's Independent Workers?

Cindy R.

Cindy does bookkeeping for small businesses. “There’s never going to be a shortage of small businesses,” she says. “I can do this work anywhere, any time.” That’s a source of security. Six of Cindy’s steady clients are in walking distance of her apartment in Williamsburg, Brooklyn, where she has lived for 21 years.

About eight years ago, while working full-time as the office manager at a small architectural firm in Manhattan, Cindy put a single notice on a free local web site, advertising her availability to do bookkeeping for small businesses. From that she got one client, whose café she went to every Monday night after work. Today she has 12 to 15 steady clients. She usually makes weekly pick ups of the information that she needs and returns later with a client’s records in order.

Cindy, 44, is married to an artist who teaches part-time. She gets her health insurance through her original employer, the architectural firm, where she is still an employee working one day a week. She spends another day each week at an engineering firm. Cindy contributes \$150 each month to her retirement savings plan, but other than that, she and her husband don’t have any savings. Five years ago, they bought an old house in need of repair in the country where they go on weekends; Cindy often brings work. They have about \$40,000 of debt, plus a mortgage. Cindy made about \$65,000 last year, but they’re living “pretty hand to mouth.”

“Finance isn’t my background. I went to art school. There were 10 years that I didn’t get to paint. I work a lot, but now I give myself time so that I can paint. This is much more fulfilling,” says Cindy. “But I find the balancing hard. I really don’t get time off because later I have to make up the work. People have misconceptions about freelancers’ freedom. We don’t have a lot more of it. Freelancers like me have a lot of responsibility.”

Cindy takes her responsibility—to her clients, community, and fellow freelancers—seriously. She participates in a lot of online political activity, signing petitions and writing to politicians and TV stations. She’s gone to public hearings related to the changes in Williamsburg. And she always votes. “Health insurance is a huge issue,” comments Cindy. “I’m very interested in freelancers’ issues.”



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influential constituency — education, participation, drive, and a real need for change. Traditional unions have lobbied for legislative reforms, organized support for political campaigns, and united their members around their common interests. The next unions will organize the independent workforce for similar battles.

Conclusion

Independent workers face tremendous challenges as they pursue careers within a system designed to support an older model of the workforce. These workers require a new system of social insurance designed to support the way they work. As employers continue to cut benefits like health insurance and pensions, traditional, full-time workers may soon find themselves in need of this new system as well.

As the workforce changes, and employers and traditional unions are less able to facilitate social insurance, a new form of unionism is needed to organize workers and provide access to social insurance. Many independent workers must handle additional challenges, such as complicated tax planning, recordkeeping, and business functions that are of little concern to traditional employees. These new unions can provide the additional services that are required to support new models of work. Moreover, these intermediaries would allow workers to access social insurance through democratic institutions dedicated exclusively to their wellbeing, thereby providing a platform from which independent workers can advocate for their interests.

The emergence of the independent workforce need not inevitably lead to a workforce that is cut off from essential benefits and employment law protections. Social insurance works because risks, like job loss, medical crises, or disability, are spread across a large, diverse group of people. The old model of delivering social insurance through employers and unions, in partnership with government, is inappropriate for this group of workers. It's time to develop a system — a new unionism — that fits the next workforce.



Policy Recommendations

At the Federal Level:

- Revise the tax code to allow all workers to deduct the cost of health insurance premiums from both federal income taxes and social security or self-employment taxes.
- Revise the tax code to allow independent workers access to the same medical spending, transportation, and child-care tax breaks that are available to employees through employer-sponsored programs.
- Revise ERISA to allow non-employer intermediary organizations to offer workers retirement plans with the same group structure afforded to large employers.
- Organize a comprehensive and consistent strategy for measuring and tracking independent workers' numbers and challenges, in order to enhance efforts to develop solutions to the problems faced by this expanding group.

At the New York State Level:

- Develop and pilot new programs to allow independent workers access to unemployment insurance. One model, developed by the Brookings Institute, would allow the self-employed to set aside pre-tax dollars, with a possible government match, in personal accounts that could be tapped during periods of unemployment or under-employment.
- Revise New York State's tax code to eliminate the Unincorporated Business Tax (UBT) for independent workers in New York City.

At the New York City Level:

- Encourage the state to revise the Unincorporated Business Tax (UBT) to exempt independent workers.
- Create a city-level committee or sub-committee to provide independent workers with representation in city government, and to research and proactively develop solutions to the problems they face.

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