

# A Summary of the Virtual Convening on Reimagining Social Protections for Independent and Other Traditionally Excluded Workers

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On December 6, 2022, a group of worker advocates, forward thinkers, and movement leaders (see list of organizations present on page 10) attended “Reimagining Social Protections for Independent and Other Traditionally Excluded Workers,” an invitation-only, virtual convening hosted by the Urban Institute in collaboration with [the Sol Center for Liberated Work](#), a program of the [Center for Cultural Innovation](#). The goal of the meeting was to bring together individuals representing a diverse set of worker-centered organizations, along with Urban researchers and funders, to imagine new systems of worker supports, protections, and power for those excluded from existing opportunities, including independent contractors, temp workers, and workers in the arts, with a particular focus on Black, Indigenous, and other workers of color (see box 1 for examples of the people represented).

The convening focused on three topics: shifting power to workers, supporting worker well-being, and enabling economic mobility. Facilitators asked attendees to put aside the constraints that often accompany such conversations and suspend questions of budgets and political wills so they could instead dream big. They were encouraged to think ambitiously about the cultural, political, and social structures that must change to meaningfully support and protect independent and excluded workers to lead secure and satisfying lives both inside and outside of the workplace. This summary describes our perspective of convening discussions and includes an artist's live visual notes taken during the event (see figure 1).

The ensuing discussions included recommendations that, while acknowledging the failures of the current system, also highlighted opportunities to more universal and guaranteed protections. Specifically, strong participant support arose for the following topics:

- Widespread adoption of **guaranteed income**<sup>1</sup> and **other cash transfer programs**<sup>2</sup> that would give money to individuals or households and offer a floor of protections for all workers regardless of employment status

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<sup>1</sup> Over 100 cities have piloted guaranteed income programs, including Cambridge, Massachusetts; Rochester, New York; and Los Angeles, California. Examples of guaranteed income programs that have been piloted include [Bread for the City](#) in Washington, DC and [Equity and Transformation \(EAT\)](#) in Chicago, Illinois.

“About Us,” Mayors for a Guaranteed Income, accessed March 14, 2023, <https://www.mayorsforagi.org/about>.

Bogle, Mary, James Ladi Williams, Camille Braswell, and Lauren Fung. 2022. *Guaranteed Income as a Mechanism for Promoting Housing Stability*. Washington, DC: Urban Institute.

<sup>2</sup> Some community organizations and local government agencies have offered emergency cash transfers to individuals or households. One example is [Oklahoma Native Assets Coalition \(ONAC\)](#), which provided cash assistance to families during the COVID-19 pandemic.

- More robust and consistent enforcement of existing and any newly proposed **labor laws and worker protections**<sup>3</sup>
- The establishment of a national **worker bill of rights** that would apply to all workers, regardless of sector, occupation, or employment status<sup>4</sup> (see box 2)
- Exploration of new **models for building and wielding collective power**<sup>5</sup>
- Improvement of **key social insurance programs**, including healthcare, unemployment insurance, and retirement to make them **affordable, portable,**<sup>6</sup> **and universally available to everyone,** regardless of their employment status<sup>7</sup>

This emphasis on universality stemmed in part from a widely shared desire among meeting participants to decouple work from worth, value, and benefits—not just at the level of policy intervention but via broader culture change in an effort to increase the perceived value of all work and workers. Describing their vision of a future where all workers are valued equally, regardless of their jobs, one participant said, worker supports and protections should be available to all individuals “whether or not the worker considers themselves an independent contractor, or an employee, and whether or not they are full time or part time.”

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<sup>3</sup> Examples of labor laws include those that guarantee workers the right to a minimum wage, sick leave, and to join a union. Several participants noted the need for enforcement of current labor laws. One participant noted, “Without enforcement laws are useless.” One participant described another model of enforcement—[Community Action for Worker Safety \(CAWS\)](#) in Chicago. Community members are trained to track and work to enforce labor standards in workplaces.

Gerstein, Terri, and LiJia Gong. 2022. *The Role of Local Government in Protecting Workers’ Rights*. Washington, DC: Economic Policy Institute.

Yang, Jenny R., Amanda Briggs, Jessica Shakesprere, Natalie Spievack Shayne Spaulding K. and Steven Brown. 2021/ *Arts Workers in California*. Washington, DC: Urban Institute.

<sup>4</sup> A Worker bill of rights describes the rights and protections workers should have. Some organizations have pushed for bills of rights specific to certain groups of workers, such as the [Domestic Workers’ Bill of Rights](#), and the [Black Workers’ Bill of Rights](#).

Domestic Workers Bill of Rights, H.R.4826, 117th Congress (2021–22). <https://www.congress.gov/bill/117th-congress/house-bill/4826?s=1&r=84>.

“The Black Workers Bill of Rights,” National Black Worker Center, accessed March 14, 2023, <https://nationalblackworkercenters.org/policy/black-worker-bill-of-rights/>.

<sup>5</sup> While many nontraditional workers do not have access to labor unions, unions and other labor organizations target these workers, such as [Drivers Union](#), which represents drivers in app-based services and the [Author’s Guild](#), which supports writers. The [Debt Collective](#) is a “union of debtors” that works toward cancellation of debt.

<sup>6</sup> “Portable benefits” initiatives would allow workers to take their benefits with them across multiple employers or work arrangements. This type of benefit is particular useful for independent contractors who do not have one set employer. Some private companies, such as [Opolis](#) and [Workers Benefit Fund](#) offer portable benefits to independent contractors.

<sup>7</sup> An example of a universally available benefits proposal is Medicare for All, which would give the same level of benefits Medicare offers—including free healthcare that includes services such as dental, vision, and prescription drugs. Medicare for All would be particularly helpful for arts workers and others who—while they may have access to union health coverage—may not always qualify for coverage because of work requirements. To learn more about Medicare for All and support and opposition to the proposal, see Holahan, John, and Michael Karpman. 2019. “[What Explains Support for or Opposition to Medicare for All?](#)” Washington, DC: Urban Institute.

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## BOX 1

### Examples of People Represented by Convening Participants, In Their Words

Participants said they represented a wide range of people in their advocacy, policy, funding, and research work. Below is a list of self-identified groups (not exhaustive):

- Artists and cultural communities in the San Francisco Bay Area
- Climate justice ambassadors
- Freelancers
- Gig workers
- Independent workers
- Street Vendors in NYC
- Unemployed and precariously employed workers
- Union workers
- Blue- and white-collar workers in warehousing, manufacturing, food processing, tech, and healthcare, among other industries
- Debtors
- Formerly incarcerated workers
- Music workers
- Systems-involved youth and young adults
- Writers and creators
- Workers in the fashion industry
- American Indians
- Alaska Natives
- Black communities
- Black, low-income/unemployed workers
- Immigrants
- Indigenous migrants from Mexico
- Native Hawaiians
- People of color in the South
- People with disabilities
- US-born workers
- Young adults of color

FIGURE 1

Artist's Live Visual Notetaking of the Reimagining Social Protections for Independent and Other Traditionally Excluded Workers Convening

DECEMBER 6, 2022



drawn by: SAM SCIPIO

Source: Sam Scipio.

Notes: During the convening, designer Sam Scipio captured the discussion in text and visual form.

Throughout the day, common ideas emerged about what was needed to reimagine social protections for independent and other traditionally excluded workers, including the following:

1. **In conversations about workers, focus on *who the worker is as a complete person rather than only their form of labor*.** Traditionally, discussions among policymakers about workers' rights focus on ensuring that the individual can successfully accomplish their work tasks, as opposed to considering what the worker might need as a complete individual. This narrow lens ignores the reality of people's lives, in which the personal and the professional are inextricably intertwined. Early in the afternoon, participants were asked to identify what is required to live "a full and productive" life in the individual spheres of "self," "family," "work," "community," "society," and "culture." Upon completing the exercise, the bulk of the participants noted that the spheres are so interrelated as to be difficult to consider in isolation. Thus, many concluded, the same set of core elements are needed across the various arenas.

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## BOX 2

### Worker Power Session

Haeyoung Yoon opened this session by sharing her experiences as senior policy director with the [National Domestic Workers Alliance](#) (NDWA), an organization that represents 2.2 million domestic workers—who work as nannies, home care workers, and house cleaners in private homes, some of whom work as independent contractors. NDWA organized the campaign to develop a Domestic Workers Bills of Rights.<sup>1</sup> As Ms. Yoon noted, these workers face isolation and unequal power dynamics—one worker must contend with one or more employers and often the actual employer is offsite. The organization works to "experiment, pilot, and innovate on ways to raise standards for domestic and care and also create the conditions for workers to have voice and exercise their power." One success story Ms. Yoon shared was that NDWA negotiated an agreement with an electronic platform called Handy (now ANGI services) in three "right to work" states to ensure that workers are "entitled to a minimum wage of \$15 per hour, access to paid time off, access to occupational insurance, and importantly...[we can] create a process where workers have an opportunity to directly engage the members of the company."

**Source:** Urban Institute and CCI, "Reimagining Social Protections for Independent and Other Traditionally Excluded Workers," Online, December 6, 2022.

<sup>1</sup>"Domestic Workers Bill of Rights," National Domestic Workers Alliance, accessed March 14, 2023, <https://www.domesticworkers.org/programs-and-campaigns/developing-policy-solutions/bill-of-rights/>.

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2. **Think more expansively about the types of supports and protections people need to foster well-being both inside and outside the workplace.** After concluding that the same core set of supports are needed across virtually all spheres of life, facilitators asked participants to identify those core supports and protections. They replied with a range of needs, including affordable health care, child and elder care, and paid leave (see box 3). Other supports identified as crucial by meeting attendees that may be harder to quantify but they deemed equally critical include autonomy, respect, adequate time and money, a sense of being seen and accepted, the flexibility

to manage one's time as needed and desired, equity, security, freedom, and choices. As part of the conversation about widening the definition of worker supports and protections, participants also talked about the need to reframe societal notions of work and value so that all workers are valued equally, regardless of their jobs. As meeting participants explained it, if we can arrive at a place culturally where we consider all workers to be equally worthy, it will then be easier to gain the necessary political, societal, and cultural support for universal access to all worker supports, protections, and benefits.

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### BOX 3

#### Supporting Well-Being Session

This session opened with Benjamin Geyerhahn, CEO of the [Workers Benefit Fund](#). The Workers Benefit Fund works with state agencies, unions, and other entities to provide portable benefits to gig workers, including telemedicine services, dental, vision, and life insurance. The company also helps people—over 7,000 thus far—get enrolled in public programs like Medicaid and the Children's Health Insurance Program (also known as CHIP). Benjamin Geyerhahn shared that a major component of their work is building trust—by helping workers with all aspects of their lives, they then feel comfortable taking advantage of the main services like dental insurance. One example he shared was that during the height of the COVID-19 pandemic, drivers were afraid of illness but also could not afford to stop working. Workers Benefit Fund “built a bridge” between their telemedicine provider and Uber and Lyft so that workers could access paid sick leave.

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3. **Incorporate culture into discussions of worker protections and supports.** Our societal and cultural values influence both our understanding of what it means to work and the types of work and workers deemed by policymakers and employers as more or less worthy of support. By extension, those same societal and cultural values can be leveraged to reshape popular notions of work and workers in service to increasing worker power and expanding the social safety net. As an example of the role of culture in shaping common notions of work, one participant said, “There’s this dynamic we don’t often discuss which is that we are pitting vulnerable workers against one another. In particular, when we think about labor laws and being able to enforce them, and things like recovery efforts and child care, it’s almost as if [for vulnerable workers] it’s a choice between who gets to survive when in reality private employers and governments could step in.” “What kind of work is valued and treated as work, and everything that comes along with that idea of what counts as work, has a lot to do with social and cultural values,” added another participant in support of focusing on the role of culture in shaping worker supports and protections. Agreeing with this sentiment, another participant said, “Workers need to drive and influence three things in this country in order to have power—money, politics, and culture, and that third one—culture—is something we spend vastly less time on.”

4. To strengthen worker power and level the economic playing field, acknowledge and address the consequences of labor systems that are built on and reflect a history of abuse and exploitation of communities of color. For Black, Indigenous, and other communities of color, practices rooted in this history of racism continue today. Multiple participants felt strongly that more recognition must be given to the fact that “slave labor built the United States,” as one participant said.<sup>8</sup> They also largely agreed that steps must be taken to address that legacy, including reparations,<sup>9</sup> land back,<sup>10</sup> and equal pay initiatives. One meeting attendee cited farmworker labor as an example of “a modern way to get a slave,” in reference to the H-2A program, a new, federal initiative that allows agricultural employers who anticipate a shortage of domestic workers to bring nonimmigrant foreign workers to the US to perform agricultural labor or services of a temporary or seasonal nature.<sup>11</sup> The attendee argued that “under the law as it is right now, [an employer] can just go hire a male worker, can recruit them by looking at their bodies, the strongest ones, the youngest ones...and bring them to the fields and nobody knows where they are...through this worker program that allows for the exploitation of this particular group of workers.”
5. **Enable and promote economic mobility through expanded strategies in multiple areas.** Again and again, participants argued for more and better opportunities for marginalized people to move up the economic ladder, and offered several ideas on what that might look like in practice, including the following:

#### Assets, Credit, and Debt

- Increasing access to safe, affordable credit to enable homeownership and entrepreneurship
- Increasing access to banking through public banking via the postal service
- Increasing access to safe, affordable, wealth-building credit products and developing a more expansive definitions of creditworthiness,” including for those who are immigrants and do not have access upon arrival
- Offering debt relief, such as for student loans and medical debt
- Adopting redistributive tax policies<sup>12</sup>.

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<sup>8</sup> Additionally, policies that brought wealth to White Americans deliberately excluded Black people; for instance Social Security did not include domestic and farm workers, roles in which two-thirds of Black workers were engaged.

Kijakazi, Kilolo, Karen Smith, and Charmaine Runes. 2019. *African American Economic Security and the Role of Social Security*. Washington, DC: Urban Institute.

<sup>9</sup> An ongoing movement exists to provide reparations to the Black descendants of US slavery. A participant also described reparations for people, most of whom were Black, who were prosecuted for the now legalized and lucrative cannabis industry.

Ford, Lesleigh and Rekha Balu. 2023. *How Social Science Research Can Inform a National Reparations Research Agenda*. Washington, DC: Urban Institute.

<sup>10</sup> Land back movements, like [LANDBACK](#), call for the return of land to Indigenous communities.

<sup>11</sup> For more on the H2A program, see <https://www.dol.gov/agencies/eta/foreign-labor/programs/h-2a>.

<sup>12</sup> Redistributive tax policies include “wealth taxes” imposed on the richest Americans. Some proponents of these taxes suggest that the revenue could be used for affordable housing or could fund proposals like universal childcare or Medicare for All. One convening participant noted that a “millionaire’s tax” was passed in Massachusetts and could be used for public education, roads, and transportation. Given the difficulty of passing wealth taxes, another

- Expanding tax credits

#### Wages and Benefits

- Raising the federal minimum wage
- Eliminating the subminimum wage for workers who receive tips and workers with disabilities
- Providing alternative opportunities for workers to access vital protections and supports that compliment and supplement the federal and employer programs available to traditional workers

#### Reparative Strategies

- Implementing reparative policies like reparations and land back (see box 4)

#### Increased Opportunities

- Increasing existing asset limits on asset-building and safety-net programs that, for example, prohibit people with disabilities from receiving social security benefits while working
- Legalizing pathways to citizenship for undocumented workers
- Increasing opportunities to those formerly incarcerated
- Dispelling the narrative that a college degree is the single key to upward mobility and also finding ways to make college free
- Developing alternatives to staffing agencies for workforce placement
- Allowing independent contractors to access the same resources as other small business owners

#### Advocacy and Power Building

- Encouraging worker organizing and collective action, including sectoral bargaining
- Promoting cooperative models including cooperative asset ownership
- Engaging excluded workers in designing the labor laws and supports that impact them

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option for redistribution is taxing inheritances and increasing taxes on corporations. Finally, others have proposed a negative income tax where the government would pay low-income families instead of requiring tax payments.

Jacinth Jones, “Three questions for implementing a wealth tax in America,” *Urban Wire* (blog), Urban Institute, October 10, 2019, <https://www.urban.org/urban-wire/three-questions-implementing-wealth-tax-america>.

William Francis Galvin, “2022 Information for Voters,” Secretary of the Commonwealth of Massachusetts, accessed March 14, 2023, [https://www.sec.state.ma.us/ele/ele22/information-for-voters-22/quest\\_1.htm](https://www.sec.state.ma.us/ele/ele22/information-for-voters-22/quest_1.htm).

Aaron, Henry J. 2019. “To Reduce Inequality, Tax Inheritances.” Washington, DC: Urban Institute.

Rebecca Linke, “Negative income tax, explained,” Ideas Made to Matter, MIT Sloan School of Management, February 7, 2018, <https://mitsloan.mit.edu/ideas-made-to-matter/negative-income-tax-explained>.



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#### BOX 4

##### Enabling Mobility Session

Christy Finsel, executive director of the [Oklahoma Native Assets Coalition \(ONAC\)](#), shared efforts to increase mobility for Native communities. ONAC is a national organization that works to bolster “economic self-sufficiency of Native families” and serves as an “intermediary funder, grassroots network coordinator, and direct service provider.” As Dr. Finsel shared, mobility can be a challenge for those who work independently; Indigenous entrepreneurs have limited access to broadband, are often unbanked or underbanked, and have limited savings. ONAC offers financial coaching, emergency savings, down payment assistance, and other services to help communities build wealth, and she called for more philanthropic support to “scale infrastructure.” Dr. Finsel also noted that Native communities have little wealth because of the government’s historic and modern-day asset-stripping activities and described ongoing discussions on reparations and land back movements and that these efforts should relate to asset building.

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By the end of the convening, participants agreed that they would like to continue exploring opportunities to support each other and collaborate to promote a shared vision of worker well-being and collective power. Future steps could include the following:

- Identifying other organizations and advocates to invite into the conversation
- Continuing to conduct research to document the problems that exist and make the case to elected officials and potential decision makers that the current system does not work through research, narrative change, and other strategies
- Exploring new strategies and technologies for effectively communicating with workers to strengthen organizing efforts
- Creating a formal mechanism for organizations to share information and tools that can be used in organizing efforts
- Bringing worker advocates together to work on specific issues where there are overlapping constituencies and thus a set of shared goals

Additionally, Center for Cultural Innovation’s President Dr. Angie Kim closed by describing an interest in creating a coalition that “starts to paint a different picture about who gets to call themselves an American or who deserves to be treated fairly and equally and given opportunities...of all these different populations we are serving, whether they’re migrants or debtors or people who have come out of slavery, the unbanked, the incarcerated, the 1099 workers.”

“That’s a powerful coalition that can transcend many obstacles,” added another participant.

## List of Participant Affiliations in the Convening

- Access Living
- The Annie E. Casey Foundation (AECF)
- The Aspen Institute, Future of Work Initiative
- The Author's Guild
- Black Roots Alliance
- Center for Cultural Innovation
- Coworker.org
- Debt Collective
- Doris Duke Foundation
- Drivers Union
- Guided
- The Hewlett Foundation
- Institute for the Future
- Jobs with Justice
- Justice in Aging
- Mixteco Indigena Organizing Project (MICOP)
- Model Alliance
- Music Workers Alliance
- National Black Worker Center
- National Domestic Workers Alliance (NDWA)
- National Employment Law Project (NELP)
- Oklahoma Native Assets Coalition (ONAC)
- Opolis
- Worker-driven Social Responsibility Network (WSR)
- Resilience Force
- Street Vendor Project
- Temp Worker Justice
- Unemployed Workers United
- Urban Institute
- Workers Benefit Fund
- Worker's Justice Project
- The Workers Lab

## About the Authors

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