

PORTABLE BENEFITS for the FUTURE OF WORK

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NON-TRADITIONAL WORK LANDSCAPE

Employment classification	Employee				Independent contractor	
IRS designation	W-2				1099	
Does worksite entity pay worker?	Yes, worker paid directly			No, worker employed and paid by intermediary		
US DOL - BLS designation	Full-time	Part-time	On-call	Temporary help agency	Contract firm	Independent contractor

Representative occupations

- Office clerk
- Machine operator
- Physician assistant
- Flight attendant
- Police officer
- Accountant
- Retail cashier
- Bartender
- Adjunct professor
- Fitness instructor
- Veterinary
- Substitute teacher
- Farm laborer
- Construction worker
- On-call nurse
- Ski instructor
- Receptionist
- Warehouse associate
- Human resources specialist
- Administrative assistant
- Security guard
- Janitor
- Software developer
- Hotel housekeeper
- Landscaper
- Real estate agent
- Massage therapist
- Rideshare driver
- Musician
- Childcare provider
- Graphic designer

HOW MANY NON-TRADITIONAL WORKERS ARE THERE?

ENGAGED IN ANY CAPACITY
Primary and supplementary work

About 1 in 3

AS MAIN JOB
Independent work is primary

About 1 in 10

ONLINE PLATFORMS
Uber, Lyft, TaskRabbit, and others

Less than 1%

Total U.S. workforce



NON-TRADITIONAL WORKERS LACK BENEFITS COVERAGE

EMPLOYER-SPONSORED HEALTH INSURANCE



Non-traditional
Workers



Traditional
Workers

EMPLOYER-SPONSORED RETIREMENT PLANS



Non-traditional
Workers



Traditional
Workers

75% of non-traditional workers have health insurance through some means, compared to 84% of traditional workers

MODELS SHARE THREE KEY ATTRIBUTES

PORTABLE

- Benefits are connected to an individual, rather than a single employer, and can be taken from job to job without interruption in coverage or loss of funding

PRORATED

- Benefits can be funded by contributions from a variety of sources - including employers, customers, government, and workers - either simultaneously or sequentially
- Contributions can be allocated in proportion to hours worked or other relevant units of labor

UNIVERSAL

- Benefits are accessible to all workers, regardless of hours worked or type of work arrangement.

BASIC APPROACHES

LEARN MORE

Use data to better understand the relevant worker population

Designate a responsible body or party



ENCOURAGE INNOVATION

Establish benefits innovation fund

Encourage private and nonprofit innovation

Engage philanthropy



USE POLICY TO CREATE PORTABLE BENEFITS

Create a new portable benefits system

Expand existing and emerging government programs

