



Toward Universal Work-Related Benefits – Transcript

Hosted by the Aspen Institute Economic Opportunities Program

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Description

The COVID-19 pandemic highlighted the important role benefits play in workers' lives. Paid leave, health insurance, workers' compensation, and retirement plans cushion life events and equip workers to live safe and dignified lives. Our current system of benefits, though, leaves behind millions of workers. This event will explore how to make work-related benefits accessible to more people, including public and private sector approaches to portable and universal benefits.

Hear from a panel of leaders who have worked on innovative benefits programs for workers, covering a range of sectors and benefits. Each speaks about their efforts to expand benefits to more workers, shares lessons learned, and offers insights for others interested in developing new approaches.

Learn more about this event: as.pn/benefits.

Speakers

Lise Anderson

Assistant Executive Director, Writers Guild of America West

Lise Anderson joined the Writers Guild of America West in 1998 as associate counsel in the Legal Department. She ran the Contracts Department from January 2001 through June 2014, when she started her current role as assistant executive director. Lise plays a key strategic role in negotiating and enforcing the Guild's collective bargaining agreements while advising members and their representatives on the complex nuances of these deals. Lise also oversees a wide range of critical functions at the Guild and has been a trustee on the WGA-Industry Health Fund and Pension Plan since 2009.

Lise graduated from UC Berkeley with degrees in English and political science. Upon graduating from USC Law School, she worked as a staff attorney for the ACLU Foundation of Southern California, and later entered private practice where she represented plaintiffs in sexual harassment and employment discrimination cases.

Andrew Greenblatt

Founder and President, IDG Benefits Fund

Andrew Greenblatt is the founder and president of IDG Benefits Fund, a nonprofit dedicated to helping independent workers get access to benefits most employees take for granted. IDG Benefits Fund launched a multi-million-dollar program with The Black Car Fund of New York State to provide vision and telemedicine benefits to 43,000 black car drivers (Uber, Lyft, etc.) across New York in 2018. The program has since been expanded to include dental and other benefits. This program uses a unique model of using surcharges on trips to fund portable benefits for these workers. Andrew has been an adjunct assistant professor at NYU's Wagner School. Andrew is a cum laude graduate of Harvard Law School and graduated summa cum laude and Phi Beta Kappa from SUNY Albany with a Bachelor of Arts in Political Science. He moved to New York City "for a couple of years" in 1993 and still lives there with his wife of almost 25 years and their two children.

Palak Shah

Social Innovations Director, National Domestic Workers Alliance

Palak Shah is the social innovations director of the National Domestic Workers Alliance (NDWA), the nation's leading organization working for the power, respect, and dignity of the 2.5 million nannies, housekeepers, and caregivers in the US. She is also the founding director of [NDWA Labs](#), the innovation arm of the domestic worker movement. Palak leads overall strategy for NDWA Labs with a focus on raising market norms and standards, partnering with the private sector, and building scalable and sustainable ventures.

Palak is a leader in the movement for workers' rights in the new economy, a thought leader on the future of work, and a social entrepreneur. Her groundbreaking work at NDWA wrestles with the ways in which technology can be harnessed for the benefit of workers, placing them at the center of innovation and change. Palak currently serves on the Advisory Council for the Institute for the Cooperative Digital Economy, as well as the Institute for the Future's Equitable Futures Lab. She previously served as a two-year Beck Visiting Social Innovator at the Harvard Kennedy School and a Job Quality Fellow with the Aspen Institute.

Palak has spoken about the future of work and partnerships between social movements and the private sector at [TEDx](#), [NPR Boston's IdeaLab](#), and [Personal Democracy Forum](#).

Moderator

Anmol Chaddha

Principal, Reimagining Capitalism, Omidyar Network

As a principal on the [Reimagining Capitalism](#) team at Omidyar Network, Anmol Chaddha will focus on increasing the power of working people.

Before joining Omidyar Network, Anmol led the Equitable Futures Lab at the Institute for the Future in Palo Alto, CA. He managed the California Future of Work Commission created by Governor Gavin Newsom to develop a broad agenda to promote economic equity in the state. Anmol has extensive experience in policy and social science research including economic inequality, racial inequality, low-

wage work, job quality, debt, and wealth. Anmol previously worked with the Federal Reserve Bank of Boston, where he established an initiative to improve the quality of jobs in low-wage industries, led quantitative research on racial wealth inequality, and examined the rising debt burdens of low-income families.

Anmol received a Ph.D. in Sociology and Social Policy from Harvard University, where he was a Fellow in the Multidisciplinary Program in Inequality and Social Policy at the Kennedy School of Government. He also received a Master of Arts in Sociology from Harvard University and attended the University of California, Berkeley for his undergraduate degree.

About

The Economic Opportunities Program's [Opportunity in America](#) discussion series has moved to an all-virtual format as we all do what we can to slow the spread of COVID-19. But the conversations about the changing landscape of economic opportunity in the US and implications for individuals, families, and communities across the country remain vitally important. We hope you will participate as we bring our discussions to you in virtual formats, and we look forward to your feedback.

We are grateful to Prudential Financial, Walmart.org, the Surdna Foundation, the W. K. Kellogg Foundation, and the Mastercard Center for Inclusive Growth for their support of this series.

Transcript

Shelly Steward (00:00)

Hello, everyone. Thank you all for joining us today as we explore the potential of universal portable benefits. I'm Shelly Steward, the director of the Aspen Institute Future of Work Initiative, a part of the economic opportunities program. The pandemic has shown us the critical importance of work-related benefits. Paid time off allows people to take care of themselves and their families and reduce the spread of illness. Health insurance connects people to needed care and prevention. Unemployment insurance stabilizes disruptions in the labor market for individuals and for society.

The pandemic has also made urgently clear how many workers lack these crucial benefits. Those working outside of long-term full-time employment have struggled especially. Our system of work-related benefits evolved over the 20th century to be connected primarily to single jobs. It was only ever available to some and has become increasingly out of reach. Over the past 50 years, a gradual shift of more and more risks onto individual workers has prioritized account-based models over risk pooled approaches, and led to a patchwork of benefits in which different workers have access to different benefits and too many don't have access at all. Thinking of benefits as portable, as attached to workers rather than to specific jobs has the potential to improve equitable access to all benefits.

Workers could carry benefits with them without an interruption in coverage, while receiving funding from multiple sources, whether they're working one job or several working part time or full time, working independently or as an employee. The conversation around portable benefits though, has become dominated by conversations about the platform-based gig economy, though important, a relatively small portion of the workforce. And much of this conversation has lost sight of the true potential of universal benefits, a system accessible to all workers in all sectors and all arrangements.

Today, we want to focus on that potential and that vision. As we think about rebuilding work related benefits for an equitable economic recovery, we must reflect on what benefits are available to workers,

how they're delivered, and how we can improve systems to better equip all workers to thrive. The Future of Work Initiative will be releasing a report that dives more deeply into these ideas soon, and prevents action steps for policymakers and other decision makers, especially at the State and local level to act on. We look forward to all of your engagement with that and stay tuned to receive an email when it's live in the next week or so.

Today, we are very fortunate to learn from leaders who have worked to expand work related benefits to more workers. Palak, Lise and Andrew will share more about the workers they represent, the challenges they face, the benefits they've helped to develop, and what they've learned along the way. Before we begin, a quick review of technology, so all of our audiences is muted. We do welcome your questions. You can use the slider box that's on the bottom of your screen for any questions or comments. And you can also submit questions through the Q&A tab, as well as upload other people's questions.

And we encourage you to share your perspectives. If you have ideas, examples or resources related to today's topic, please introduce yourself and share those through the ideas tab also in the side box. We always appreciate your feedback. So before you leave the event, please do take a moment to respond to our quick feedback survey. You'll find it in the polls tab, also in the slideshow box at the bottom of your screen. We are thrilled with the participation in today's event and many thanks to those of you who submitted questions in advance. We'll try to incorporate some of these into the panel discussion and we'll get to as many as possible during the Q&A. We encourage you to tweet about this conversation using our hashtag talk opportunity.

And if you have any technical issues that come up during the webinar, please chat to us in the slideshow ideas tab or email us at eop.program@aspeninstitute.org. This webinar is being recorded and will be shared via email and posted to our website. Closed Captions are available for the discussion, you can just click the CC button at the bottom of the video to activate them.

Now let me briefly introduce our speakers. Their full biographies are up on the event website. So I won't go into much detail but please do take a look. So our panelists today include Lise Anderson, the Assistant Executive Director of Writers Guild of America West. Andrew Greenblatt, Executive Director of The Independent Drivers Guild Benefits Fund, and Palak Shah, the Social Innovations Director of the National Domestic Workers Alliance. Now let me introduce our moderator for today's conversation Anmol Chaddha Principle of Re-imagining Capitalism at Omidyar Network, Anmol is a sociologist with expertise in economic and racial inequality, job quality and the safety net, he managed California's Future of Work Commission as well. Anmol, we look forward to hearing today's conversation. I'll hand it over to you.

Anmol Chaddha (05:45)

Great, thanks so much for that Shelly. And I think just by way of framing the discussion a little bit, I think it's clear to everybody that we're at a really important inflection point in terms of work and jobs in the labor market, we've seen enormous upheaval in the labor market over the last year or two, because even during the COVID pandemic, but I think long predating that, we've seen a long-term decline in job quality. And we know about rising wage inequality, but there are different aspects of job quality beyond wages and benefits are really important part of that.

And so we've seen this 40-year decline in job quality that's now merged with this COVID pandemic. And I think, we're at a really important moment of reexamining work and jobs today, I think before the pandemic, there have been so much conversation around technology, and the idea of the robot apocalypse and the questions then we're pretty much oriented around what types of work or jobs are we going to be doing in the future? How is that going to change the jobs that we have in the future?

And I think the question before us today, the much more pressing question is, what is it that we want work and jobs to do for us in the future, rather than what are we going to be doing for work in the future? And this question around universal portable benefits, I think is an important aspect of that. And so let's jump in directly with the speakers today, is really illustrious group that we have today. And I think the first question is just to share a bit about the workers that you represent, and what are what some of the challenges are that they face in terms of benefits, we could start with you Lise?

Lise Anderson (07:13)

Sure, well, I work for the Writers Guild of America West, and we at the Writers Guild represent television and movie writers, writers for new media. Our members, screenwriters, TV writers, they typically go from working from one studio to the next several times throughout the year. And portable benefits are absolutely key, in fact, historically they've been an important part of what all the entertainment industry unions provide, because whether you're working on a crew, or you're an actor, or a writer, or director, or anyone else, you tend to go from one project to the next, one movie to the next, one television show to the next and it's a different sort of employment than what we're used to working 40 plus hours a week at a regular workplace, whether it's at home or in an office.

They typically work, or my members work for sometimes two weeks, to 10 weeks, to 12 weeks, and then maybe several months without a job. So having portable benefits is absolutely crucial. It's absolutely core to what's important to them.

Anmol Chaddha (08:33)

And that's a model that's been around for a long time, right? This discussion around portal benefits feels new in some ways, but this has been around for decades in the entertainment industry.

Lise Anderson (08:43)

Absolutely, the Writers Guild first introduced its pension plan in 1960. And we joined the IATSE, if I remember correctly, the IATSE Health Plan in the mid '60s, then we created our own, a standalone Health Fund in 1973, both of them are multi-employer plans or Taft Hartley plans where different employers make contributions and allows members who earn whatever the thresholds are in earnings, they're able to earn benefits going forward for health insurance, they get it for sort of four quarters going forward. And for pension, they earn five years of pension, five years of earnings from any signatory employer at any time. And then when it comes time to retire, they'll have a defined benefit pension. And that's been crucial for since before I was born, so a very long time.

Anmol Chaddha (09:45)

So we have a proven model there that this isn't necessarily an entirely new idea. And Palak, what about the work that you're doing in your sector, tell us a little bit about the workers that you represent and the challenges they face in terms of benefits.

Lise Anderson (10:04)

You're muted.

Anmol Chaddha (10:05)

You're muted Palak.

Palak Shah (10:09)

So I'm the social Innovation Director for the National Domestic Workers Alliance. And we are an alliance of more than 70 organizations around the country and local chapters who are working for the rights, respect and dignity for domestic workers who face pretty unique challenges. And so thank you for the question Anmol, so there are about two and a half million domestic workers in this country, they are mostly women, workers who take care of the people in the spaces we care most about, nannies, caregivers for the people who are aging and people with disabilities, people who clean our homes.

And as I said, domestic workers are overwhelmingly women, 90 plus percent. About half of them are women of color. And domestic work jobs or poverty wage jobs, the median wage for domestic workers is about \$12. And domestic workers are three times as likely to be in poverty. And the challenges though, especially around benefits are pretty unique and deeply embedded in the history and culture of domestic work. And so on the cultural front, oftentimes, this is surprising when we point it out but then it's obvious right, that domestic work is not even really considered real work. Even in our language we call it help instead of work.

And a lot of this has to do with the history of it being considered women's work, and the devaluation of all of the work that women do paid and unpaid, especially in the home. The other challenges around domestic workers and benefits is around labor exclusions and the history of labor exclusions, which we won't get into here, but so many of the laws that we take for granted and protections that we take for granted excluded domestic workers and farm workers. And so much of our work has been around closing and ending some of those exclusions.

And then lastly, the labor market structure and the structure of the employment relationship also has a lot to do with why benefits are so difficult for this population, right? So similar Lise, to the way that you described writers and others in the entertainment industry, domestic workers are also working in gigs, for example, a house cleaner could work 40 hours a week, but it might be for eight or 10 different homes.

And I think the other challenge that makes the provision of benefits pretty difficult is that most workers are working for a family, they're working for a household, there isn't a firm or a large company or another enterprise that's sitting in between the relationship and then layered on top of that is issues of immigration, and people who don't have work authorization and domestic work jobs often being one of the few jobs that are available to recent immigrants in the country. And so all of those structural characteristics, right? Contribute to the informality and the fact that oftentimes workers aren't getting a W2 or a 1099. They're literally just getting cash on the counter. And constructing a system to protect workers in those kinds of conditions is obviously very, very challenging. And that's [inaudible 00:13:34] now.

Anmol Chaddha (13:36)

And the employers in your industry are essentially families, right? Their parents and their homemakers, and so it may be an unusual situation, or it may not be the obvious place where people would be thinking about also providing benefits, is that right?

Palak Shah (13:50)

I think that, that's right. I mean, I think it varies in different parts of our industry, right? So home care, and where we've got a lot of collaboration and leadership from our sister union, I mean, sisters and brothers in SEIU for example, organizing home care workers is a very different industry because of federal investment and dollars that are pouring into that market, versus house cleaning, which is just really off the grid informal part of the domestic work labor market.

So I think it differs in terms of the different verticals, but I think a lot of times domestic workers are working for a family. And oftentimes families are really strapped, the majority of people in this country aren't making a living wage, but everybody's going to need care, right? So Rosalyn Carter very famously said and then I can turn it back to you Anmol, there's kind of four types of people in this world, people who need care, so that whole thing around like, either you need care or you're going to need to give care is pretty universal across families, across this country.

And if you're not making a living wage, and you haven't made a living wage your whole life, then it's going to be very difficult for you to pay a living wage on benefits. But everybody needs care. And so, we can talk more about the solutions and the benefits as we kind of progress in the conversation, but I think the fact that families are in the employer role, and oftentimes families don't necessarily see themselves as employers in the economy, and some of that its culture and some of that structural and some of that's changing, I think, but that I think contributes to the challenge of the provision of a safety net, a formal safety net to these workers.

Anmol Chaddha (15:35)

I think there's a lot more to think about in terms of the growing importance of care in the economy. And we'll come back to a lot of those questions, I think, and Andrew, I wanted to give you a chance as well to jump in and talk a little bit about the workers that you represent, and the challenges around benefits specifically for that workforce.

Andrew Greenblatt (15:50)

Thanks. I'm Andrew Greenblatt, I work with IDG Benefits Fund, it's a sister organization to a group called the Independent Drivers Guild, which is an organization that was created by the Machinists Union to work with black car drivers in New York and black car drivers means Uber, Lyft, we have another gig company here called Via, but also the old traditional black car companies that would drive stockbrokers home from work at 10 o'clock at night, that kind of stuff. In fact, when the machinists first started working with them, that was back in the '90s, and it was working with those traditional companies.

I can't make it stop ringing. I don't know what to do about that. So all workers, I was listening to people, Lise first started talking about her workers are going to work for days or weeks, or sometimes months on a project. Palak was talking about how it could be half a day, in our business, it's minutes, right? You pick somebody up, you drop somebody off, you're waiting for your next gig. And often, our workers will have more than one app on at a time. So identifying kind of who you are working for at the moment can be difficult if you're waiting for your next gig. So that's a big part of it.

Also, our workers tend to be in New York State, many of them, it's a full-time job. And there's kind of a high barrier to entry if you want to be a driver in New York City, you need certain kinds of licensing, you have to take certain kinds of courses, you have to pay \$6,000 a year and insurance. So those are people who need to drive all the time in order to make that worthwhile. Well, in the rest of New York

State, it reflects more what you see this kind of gig work being in the rest of the country, which is people will log on to the apps when they need some money, they will log off, maybe they're saving up for their daughter's wedding or some vacation they wanted to take or whatever.

So it's much more episodic, the work, and will be considered kind of secondary to what they normally do. While in New York City, it's a career. And so they need to do that. It is very low wage work, so we do see a lot of people living in poverty, or just above, doing this kind of work. And in New York City, in particular, it's immigrant work, 90% of the people who drive were born in another country, it's also very male work, 90% of the people who drive in New York City are men, or 91% are men. So that's kind of who we are.

The biggest challenge they face is just their low wage, they're poor, and everything that comes with that. And so when you're poor, we did a lot of research into our workforce, only about half of them have any money saved at all. And of that almost all of them have less than \$400 saved. So when you think about any of the kinds of things that come up in life, they cost more than \$400. You get a cavity it costs more than \$400 dollars, if you have to see a doctor, it costs more than \$400, if something's wrong with your house, or your car, whatever, it costs more than \$400. And so for them, benefits can be the difference between making it and not making it, and it's all tied back to just low wages. So that's where our population is and why we do this.

Anmol Chaddha (19:24)

Great, thanks for that. And I think what's common across all of these, that the organizations that you're working at, they've all worked to expand benefits and benefit access to workers in pretty innovative ways. And let's start again with Lise, you want to describe a bit about what you've developed, what benefits are offered, how are the programs structured?

Lise Anderson (19:45)

Sure. So as I mentioned, we have a pension plan, is defined benefit plan. It's been in existence since 1960. We have also a self-funded health insurance plan, and it's a Taft Hartley fund, where it's jointly managed by union trustees and management trustees, both of those are funded by contributions that the employers make to these funds. And I think it's important to keep in mind that, contrary to what Bullock, sorry, blanking, the other, David mentioned a second ago, it was, the employers for our members are multibillion dollar studios, they've got money, they've got money, they've got pots and pots of money, they have more money than they know what to do with. So they line their pockets with it, and the last thing we want to do is share it with your employees, but we make them, because they can't make their money unless our members and other union members that create the product that they sell to Netflix and ABC and put in movie theaters, unless they pay, unless our members work, they don't get to make their money.

So anyway, so we have a defined benefit plan for the pension plan, which is in pretty good shape, it's been pretty prudently financed and marshaled over the last, whatever, 60 years, with a help fund, it's in pretty good shape. And in the last several negotiations, we've had to have negotiate to have more contributions made into the Health Fund into the pension plan, as the health care costs have skyrocketed, for example, we're no different situation than any other provider health insurance.

In the last negotiation, the year and a half ago, we are able to negotiate for a paid parental leave benefit. And that was in basically followed up on negotiations that we did in 2017, which allowed for an unpaid job protection benefit for people who worked on TV shows and went on leave. Part of the problem with writers is that, like I mentioned, they don't often work, frankly, enough hours to get the time

and service requirements that are mandated for certain state statutory benefits. So, what we were able to get in 2017, and again, most recently, helps to address those problems.

So this paid parental leave benefit just started this last May, there are certain requirements where it's very conservatively funded, insofar as that we don't know how many people we're actually going to use it. So we decided we're going to be as prudent as we can with the benefits. And so far, basically we agreed that it would be \$2,000 a week, it's a wage replacement, so people can't work and get this benefit at the same time. So it's taxable, and all that stuff. And it's up to eight weeks over the course of 12 months from the time of the birth adoption or foster placement of the child.

Those are sort of our main benefits that we currently have in there. So far, pretty popular, again, we were able to get it because our employers have money, they've got lots of lots and lots of money. And these things were monumentally important to our members to be able to have families, a lot of writers, careers, especially those that work in television tend to work, when they work eight, 10, 12 weeks, they tend to work 100 hours a week or more. I'm sure all of you have heard of the potential, the labor issues that are going on with IATSE right now.

And the lack of turnaround time, for example, with the crews, it's not that bad, because they operators don't have to drive with three hours of sleep, but it's not good, it's not good at all. And again, Netflix and ABC and Warner Brothers and all the rest, they can't make money unless our members work. So we had the leverage to be able to demand, you have the money, you can afford it, you need to give this to us so that we can continue in this job.

Anmol Chaddha (24:35)

One of the things I think is coming out for me in hearing you talk about this is, beyond the mechanics of the benefits, right? The critical role of worker power, right?

Lise Anderson (24:44)

Absolutely.

Anmol Chaddha (24:45)

The idea that in this industry, it's both that the companies or employers have been very successful and they have high valuations and have the resources to give private benefits, you have a vehicle or mechanism in place through the unions, right? That's how workers are able to demand these benefits, does that sound right?

Lise Anderson (25:04)

That's exactly right. I mean, the Writers Guild in particular has a proud and earned history of being really strong. And everything we've got, every major accomplishment that the union is able to accomplish has been either because of a union, I mean, sorry, because of a strike, or at the cusp of a strike, we got the pension plan after the 1960 strike, we got the health fund after the 1973 strike, in 2008, we got jurisdiction over streaming, writing for Netflix and Hulu and all the rest, all that didn't exist before, it was at the company's discretion.

And then now, the vast bulk of what people do is watch TV streaming, they don't watch it necessarily on regular television, but it's only because of strike that we were able to get these things, the labor power is everything, it's everything, and we would have next to nothing if we didn't have the solidarity and planning and dedication and understanding of writers' own power and value and then use it. You got to use it if you have it, but you don't use it, nothing happens.

Anmol Chaddha (26:34)

Right. I think that key. So Palak, let's pick up that thread a little bit with-

Palak Shah (26:39)

I'm like, on the opposite end of the economy.

Andrew Greenblatt (26:40)

Lise, you're killing me here.

Lise Anderson (26:44)

I know, I'm sorry. But fact is that, our my members work for multibillion dollar industries, as opposed to the minute employers or the half a day employers, the family employers, the person who's calling someone up on Lyft to pick them up. I mean, it's a very different scenario, I think.

Anmol Chaddha (27:11)

It's different in those ways. I think that there are some of these commonalities that we talked about earlier, right?

Lise Anderson (27:16)

Absolutely.

Anmol Chaddha (27:16)

With the nontraditional aspects of work and not being in this 9:00 to 5:00 full time gig arrangement, or full-time arrangement. And Palak, I wanted to pick that thread up with you as well, and give you a chance to talk a little bit about the innovative work that NDWA has been doing around benefits and expanding those benefits access to workers.

Palak Shah (27:38)

I mean, I kind of said it as like a joke in terms of like being on the opposite end of the economy, but in some ways, it is actually true, right? In the sense of one-to-one employment relationships with families, and not super deep pockets. There's obviously a sector of the domestic employers that are the 1%, that

can't afford to pay more than what workers are being paid. But majority of the market isn't in only in that kind of upper end of the market. And I'm sure there's lots of employers on this webinar, and people who know people who are employers, and everybody felt the pain of that, right? During the pandemic, a lot supports disappeared virtually overnight.

So in terms of what we've been able to do, we are really in the early, early stages of trying to solve this problem, which is super multifaceted for us as I've described. But I can share what little we've been able to accomplish, and just kind of how we've been thinking about everything. So I would say maybe less than a couple of years ago, we launched a prototype, a product called Alia, and it is a portable benefits platform for domestic workers. And it started in kind of what I call the voluntary context, right? It started in this context where it's a mechanism, it's a software product, right? That has the technological piping, to allow for the contributions from many different households to make it into a single Alia account for the domestic worker.

Now, like people often ask me, what kind of benefits are you offering, well, there's not tons of money that's coming into these, I don't think we can have a paid leave program with the dollars that are coming in. They're super micro contributions. And right now it's all accruing and paid time off and very, very small insurance products like a life insurance product. But the concept really, right? Was around, hey, domestic workers are working 40, 50, 60, 70 hours a week and they aren't working all those hours in one place and they aren't working for a traditional firm or a factory or a place like Walmart, but they also deserve a safety net because they're also getting sick. And they also deserve some time off.

And so that was kind of the construct of the system that we've built. And I think some of our theory of change because what Alia and NDWA Labs is situated within the social movement of domestic workers in this country, and so much of our vision for this was both catalytic, right? It was around like, okay, how do we advance a set of ideas around benefits and the lack thereof, especially for people who are working so hard and as the pandemic revealed are so essential? And how can we actually start the first draft of what would a solution actually look like? How can we expand our public imagination around, how do you solve this problem?

And so I think the kind of first draft of Alia that was out there did a really good job of that, right? But it is still hampered by a lot of the challenges that we face, which is, there's not enough money floating around for a real safety net to be extracted from household employers. And so ultimately, I think, a safety net for domestic workers will must have, the government will have to have a role in funding the safety net for care workers, given how low wage they are, and given that the employers are not as deep pocketed as the entertainment companies are, right?

And so we're going to have to figure that piece of it out. But there's so many dimensions of solving the problem that Alia is taking us a step forward in a voluntary context in showing that. What we were able to do as a movement is to say, okay, that's a great starting point, how do we actually start to mandate a safety net for domestic workers. And so the next advance that we made was basically in passing a law, the first law of its kind is embedded in the Domestic Work Bill of Rights in Philadelphia, that established the first right to prorated portable paid time off in the city of Philadelphia, it's only used for domestic workers.

Now, that's a concept. And I promise you it will be a nightmare to implement in informal disaggregated cash labor markets, and it's an advance, right? In terms of, okay, for us, the work isn't even seen as work half the time, right? And so the existence of Alia, the assertion of the right of paid time off is moving the ball forward in terms of saying, hey, there's a whole bunch of people that are working, and they deserve a safety net, and they don't have one, what are we going to do about it, and I think we're at this really interesting time, we're not really post pandemic, although I wish we were, but kind of this many months into the pandemic, where the sensuality of domestic workers and care work, and all kinds of frontline workers, not just domestic workers, obviously, has really kind of captured a lot of the

conversation and exposed what we have always known, right? Which is, we have an insufficient safety net and an insufficient foundation for workers in this country.

But as organizers, it's a big opening. And I think we've been continuing to push forward with this experimentation around, okay, well, what would a mandate look like? And how will that play out? And how can we, using the kind of forcing function of passing legislation seed? A series of experiments which can borrow Lise from I think, a lot of the models and what you figured out, but we'll have some very, very tough questions to answer given the structural differences.

And then lastly, the last iteration of Alia and its benefits, what is a pilot that we announced and this is, Andrew, more similar to the space that you're in with a gig economy company called Handy, which is essentially the, it's kind of, I hate to frame it this way Andrew, but it's the Uber of cleaning. It is an on-demand dispatch company that is an app-based company that dispatches cleaners to homes. And in June, we announced a pilot program that kind of had three main components, one was raising the base pay and pilot States. The pilot states are Florida, Indiana and Kentucky, places where we have a long way to go to build a lot of labor power.

And the idea in those places, could we advance around the question of improving wages, benefits and creating a mechanism for Handy pros, the workers, the domestic workers on that platform to give input and have essentially a way to communicate directly with company leaders. The PTO component is really interesting, because it's \$1.25 per hour, and so if you worked 40 hours on the platform, that would be the equivalent of above 15 days paid time off for the year, which is really a lot for domestic workers, especially since most of them have zero.

And the Alia platform, a different instance of the Alia platform is being used to manage the benefits, the paid time off benefits for worker. So that is a really live and very recent experiment, and it just launched in June. But I think we're starting to see, and a that's a situation that's more similar, I think, to the situations that the two of you are in, where there's a single payer for the cost of the paid time off benefits versus in some of the earlier contexts where a worker may have 10, 15, 20 household employer. And that's a different problem that we're also working on as well.

Anmol Chaddha (36:18)

That's great. Thanks so much for that Palak. And Andrew, I wanted to ask you as well, same question, what are the innovative ways that your organization has worked to expand benefits to the workers you represent, given the challenges in your industry?

Andrew Greenblatt (36:33)

So we looked at what was going on in Hollywood for a model. So Lise, the work you've been doing, it's been around so long, was very inspirational to us in terms of trying to figure out how to do this. We faced somewhat different challenges though, so we had to kind of make it fit a different model. So first of all, the work we've been doing, because back to the 1990s, way before there were app companies, when the Machinists Union was able to work with black car companies and convince the State legislature to set up a workers compensation benefit for drivers, because drivers get into accidents, they get hurt, someone has to pay their medical bills, disability, things like that.

And so that has been around since the late 1990s, it's called The Black Car Fund. And we've used that kind of historical anomaly in New York State, it's the only State in the union that has this, we use that kind of historical anomaly in New York to build on and use that model. So the way The Black Car Fund is funded is there's a two and a half percent surcharge on every ride. So if you ever come to New York,

and I urge you to do that, our trust really could use your help. So when you come to New York, hop in a black car like an Uber or Lyft, and when you get out your receipt, will have at the bottom, The Black Car Fund, and there'll be two and a half percent charge on that.

And that money goes into a fund to pay for workers comp, well, we took that and actually now it won't be a two and a half percent charge, it'll be a 3% charge, because we convince the State legislature to tack another half a percent onto that which works out, pre pandemic that would have been \$30 million a year to buy benefits for these workers. And so with that, we can give free vision benefits, so like this pair of glasses came from our vision supplier, they're great, free dental benefits, so a checkup is free, a cavity is \$5, real solid, this isn't just a discount program, it's a real high value dental program, is now available to drivers who reach a certain number of trips which basically works out to be more than a half time driver, so you don't have to be driving 60 hours a week, but you can't just be someone who drives once in a while to get that. Although the vision benefits you can be.

We have a mental health benefit, there's been a lot of stress especially through the pandemic of mental health, we had a rash of suicides in New York of professional for hire drivers. And so we were able to take some of that money and set up a counseling program run by the Independent Drivers Guild, so it's really targeted to the drivers and what they're facing, all sorts of interesting problems with stigma in the immigrant communities to come to these, so how you reach out to those communities has been really a part of the challenge, but we've been able to have thousands of sessions for hundreds of drivers since we've set that up.

We've been able to add on to that, now that we've got kind of a good base of high value benefits for these workers, and remember I started before saying, one cavity ruins your family, and now that we're covering some of that, not everything we want to, we'd love Short Term Disability for example, you get to an accident and not when you're driving with for work and suddenly can't drive for a couple months and you miss your car payments, you've ruined your family.

So there's certainly more to go, we have a long way to go, but we're building on to that, we've had a discount programs and other things that are low cost, but can be high impact for the workers helping them buy traffic tickets, and things like that. But the model here, what I want to carve out of this is looking at the keys that make this work. So for Lise, the key was, they have money, we have power, let's sit down at a table and see how we divide those two things up. For us it's, you're in a regulated industry, we're going to get the government involved. And so the government puts sort of the power there, for us was about mobilizing drivers and our allies and traditional labor to push for these kinds of benefits.

And our next step in that is, we're attempting to get a carve out in New York to allow these workers to actually form a union and have that been a more traditional negotiation with the companies. But, again, it's about power, and it's about who's got the money or in our case control to get the money to the workers. So Lise's model is more of a traditional labor model, our model is a more of a traditional regulatory model. And for us, that seems to make sense, because the trips are so short and so small, you're bouncing from job to job to job all the time, there is this miss classification issue, 28% of the States have classified these workers as independent contractors, the rest of the States have just been kind of vague about it.

So that we haven't had any real settlement on that. So this model kind of works around that issue by saying, well, it's not about the gig company paying, it's about the company that the passenger paying. And so if the passenger wants to get in this car, there's going to be a surcharge on that ride, is going to pay for workers comp, it's going to pay for dental, it's going to pay for vision, et cetera, et cetera. And so we've been able to handle the issue that way. So I mean, I think those are kind of the key lessons that we've learned. And from here, it's just a matter of building and building and building where we don't see ourselves as anywhere near done on this, we see this as, the first couple of years was just vision and

telemedicine and we were proving the model out, now we've got a dental and mental health. And we just feel like this is a model we can build on first in New York and then around the country.

Anmol Chaddha (42:19)

That's great. Thanks Andrew. So this is a question that's been submitted by one of the viewers, and I think there's been a lot of talk in the ride share industry around portable benefits. And we've seen a lot of these proposals coming from the gig companies themselves. And I think what I would love to hear is if you could talk a little bit about how does your idea of universal benefits, how does that contrast with some of the proposals that we're seeing from these larger gig companies?

Andrew Greenblatt (42:50)

It's all about money. The gig companies, they sell more product when the product is cheaper. And so their goal is to get a squeeze that down as little as possible. And so what they've been doing like in prop 22, in California, is they throw some crumbs at the workers, they make anything that's decent out of reach for the overwhelming majority of the drivers, they try to convince the public that, hey, look at all the great stuff we're doing, and they currently have nothing and if you go for this, they'll have all these great benefits.

And then they use that to kind of lock out anything else. So it's like, "Oh, now this is settled, we don't have to talk about this anymore," and that's been sort of the company's attitude with success, right? So they're good at this, venture capitalists and the people they fund know how to make money. And so it's our job to organize workers and build that power so that we can go to the people who regulate these industries, to the legislatures, and in New York City the Taxi and Limousine Commission and so on, and get what the workers really need. So you just got to see where it's coming from. So if the workers are designing programs that are valuable for workers, the businesses are designing programs that are valuable for businesses. And so that's the difference, that's the difference. I think I'll leave it there.

Anmol Chaddha (44:18)

Great. Thanks. So another question that's coming in is, so we're used to the traditional employer model of benefits that Shelly described at the beginning. And there's some clear shortcomings with that model as we know now, as we've seen, and that's been exacerbated throughout the pandemic as well. But at the same time, we have some notion of a social compact around work and jobs where employers are one part of that social compact, right? So the question here is, how do we move towards a model that's a universal portable benefits model work without letting employers off the hook in terms of their role in providing benefits through as part of that social compact? And that can be for anyone, Palak is nodding, I don't know if you want to take that first?

Palak Shah (45:13)

Well, I mean, I don't have any clear answers, because that is a really good question and a really hard question. I guess the way I think about it is, there's design questions and questions of first principle, like how would you design an ideal system, right? And there's a whole bunch of things about the way we have, as Shelly talked about, like a patchwork system, and some things are more universal, and some things are less, and some things are perks like kombucha, and a whole bunch of other stuff that you get at work, and some things are really vital, like childcare, right?

And so if we were designing a system from first principles, I don't know that we could arrive at this patchwork thing that we have going on, right? So that's one thing. But on the other hand, our political terrain is actually quite difficult. And so it's very, very, very challenging. I mean, we're barely hanging on to a balance of power right now. And it is pretty risky, I would say, I'm not a political expert by any stretch of the imagination, but it seems pretty risky to open up a whole bunch of things in this moment, and so now we're kind of left with maneuvering within these kind sub optimal terrain, which I think is going to be very difficult to get to an optimal outcome, right?

And we have to make progress wherever we can. So I think some of what we are doing, I think a lot of what you're doing Andrew, right? We're continuing to push forward on this. I, this is not the official NDWA Alliance position, and probably I should not go out too much on a limb here, but I don't know, so it's almost like benefits is one dimension in my mind to the kind of economic security that everybody deserves, right? Especially when you're working, let's even just talk about working people for a second, and a different kind of system for people who are unable to work, but when you're working, right? And benefits is just like, it's like the scale and scope of the problem that low wage workers especially are in, is so great that it doesn't seem like benefits alone can solve this problem, right?

It's like living wages, is another huge dimension to it. And so in some ways it's like, the benefits question, no doubt, and I'm an active proponent in working on these questions day in and day out and have been for eight years on behalf of domestic workers. But it is one slice of the solution of kind of what we need and Andrew I think you kind of talked about this in the way that you were laying out the solutions, right? Around wages, and its scaffolding, but our foundation isn't really secure.

And so we need to work on that foundation to the audience member's question. And that is going to be a long trajectory to really work on that and to build the kind of power that it will take to not only extract the kinds of benefits that Lise you have been able to do, which didn't happen overnight, it happened over decades, and at the same time figure out a public solution where there isn't a solution like that, that's readily available. So I don't know, I don't think I really answered the question, because I think it's a hard question, I think that is actually the question, what does a fair and equitable safety net for everybody in this country actually look like?

Lise Anderson (49:13)

I'm just speaking for myself, but I thought that was an excellent answer.

Andrew Greenblatt (49:19)

Yeah. I don't know what you're afraid of.

Lise Anderson (49:20)

That was better than I could come up with by a mile. But it's exactly right, I mean, the foundation across the country depends, no matter what industry you're in, I mean, obviously, that the people that I represent tend to make more money as a whole given who they work for, and given the industry itself. But it's not a stable job, it's not a long-term employment, it's not common that writers are able to make a long-term career out of it more than a few years, there's obviously the biases that exist in employment in the history of the entertainment industry.

But foundationally, to be able to make a living, to be able to feed your family and put a roof over your head, that's hard enough, that's hard enough for the people that I represent, much less the people that

Andrew and Palak represent, that there's so many things to have to build up and create before we even kind of get to the scaffolding, which is absolutely critical, but if you can't feed yourself, and you don't have a place to live, even though you're working full time or more than full time, the other things are a little bit of an afterthought, I think.

Andrew Greenblatt (50:48)

I was struck by one part of the question where you described it as a social contract. And, oh, man, are we really relying on for profit corporations to be in a social contracts, our basic human needs are met? Is anyone paying attention to late-stage American capitalism, I do not want my eggs in that basket, oh, my God. Where this works really well is where workers have power. So like Lise laid out a really, really great program that's gone back for decades, because the workers have power. But about 6% of private sector workers in America are in a union, 94% aren't, and that number is getting worse over time.

And so that's what we're going to hope that their social contract goodwill is going to take care of our basic needs, like health care? No, that's not where I want us to start and end. And so, there's long term first principles question like should child care be up to the social contract and sort of conscious of your employer? Should health care? Oh, my goodness, and then the second is, well, is more short term? Well, okay, we do have these long-term political questions, how do we become a country that actually catches up to the rest of the industrialized world on these questions? But in the meantime, what we're working on is, what are kind of short-term stopgap measures that we can do to build worker power, that's the most important thing, is you got to build worker power first. So how do you build worker power, and then how do you take that worker power and turn that into the things that the workers really need? And those are the questions I think we're trying to address right now.

Anmol Chaddha (52:35)

I think that's great, I think. Another question that's come up in the subject is, there's been a question submitted about extending access to hourly workers at small businesses, say example, employers with less than 10 employees, and what does an audience member who works at small businesses who wants to be able to offer benefits, that's a huge challenge financially, and especially with how COVID has affected the food industry in particular, how can policies be designed to support smaller businesses? And the reason I'm thinking about the entertainment industry, right? Is because as I understand it, your model is not dependent on the size of the employer, right?

Lise Anderson (53:15)

That's right.

Anmol Chaddha (53:15)

So you can talk a little bit more about that, that it's independent of, it can be a small firm in the entertainment industries, but workers grow working there, so I get access to those benefits?

Lise Anderson (53:27)

Well, the way, excuse me, the question I think is an excellent one, the way that our benefits work is, it's again, fundamentally it's a multi-employer plan. So all the employers no matter what the size, whether it's one person hiring, that the company is one person and they hire a writer to Warner Brothers or Disney

or whoever else is left of the six companies that are left, major companies that are left. They all put in the ratio in which they hire people and they put into a separate, there's multi-employer plan that's governed by ERISA and Taft Hartley, I think that may be the way to do it where very small employers buy into existing plans, maybe where other small employers join together and say, collectively, we have money and resources to be able to provide the benefits we'd like to provide but we can't afford to provide on our own. Maybe that's some way to think about it on a smaller scale than what already exists in the entertainment industry.

Anmol Chaddha (54:39)

That's great. And another question, Palak I'll directly this to you is, folks have asked about city level policies, expand benefits and protect workers, and you mentioned the work that you're doing in Philadelphia, and I think NDWA has also doing work in San Francisco. Can you talk a little bit more about what's possible in the city level?

Palak Shah (55:01)

Oh, I think there's so much creativity and possibility at the city level, but I think there's a lot of possibility and we should consider cities, and States like the laboratories for a whole bunch of experiments and expansion around the safety net and how we do that. I think from our perspective, the cities have been incredible partners, and we had a whole series of partnerships during the early days of the pandemic, where we were working with the Alia team actually pivoted to be working with the cities to hold a bunch of cities around emergency cash grants to domestic workers and other left behind workers, like workers who weren't going to benefit from congressional relief.

And in that process of working with the cities and administrating some of their relief funds, and the Alia software and team and kind of know how of serving people who are unbanked, and all of that in partnership with our friends at OSF and others around the country to make an intervention quickly, there was a lot that kind of emerged in terms of how to work together with cities and how to run experiments and pilots and all of that. I do think resources can be a challenge at the municipal level. So if you have to think about where do you have the ability to do a pilot, but then are also sort of the conditions, the political conditions are there for you, but then also, is the ability to actually effectuate a pilot there.

And then I think for me, I've been thinking a lot more end to end like, okay, what does it mean, then? So, okay, you want to do a pilot, for example, this PTO pilot that I want to do in Philadelphia, but how does that actually become ... The goal of a pilot should be to replicate and scale, right? And so then the question is, really thinking end to end around not proving one dimension of the model, although that's super helpful, but how will the whole model actually work in a way that can be scaled up or moved out, because that would be the goal of doing a pilot, right?

And so I think that's where we're really trying to figure out what our role is, and how to think those things through, and some of those things are super operational and tactical, it's like, who holds the funds, where do they go? It's very, very operational and executional, but that's actually what will make a safety net expansion project work. And so that I think has been really exciting, but for us, it's definitely a growing edge in trying to build programs jointly together.

Anmol Chaddha (57:54)

Great. And I think we have time for just one last question. And I think we'll do a very quickly 30 seconds each, we'll start with Andrew and then go to Lise and Palak. This is a big question, but if you could try to

do it in less than 30 seconds, what's one thing that you'd like to see improve in the lives of the workers that you represent, or what can our viewers do to help make that happen?

Andrew Greenblatt (58:16)

Easier to unionize. Power solves all the other problems.

Lise Anderson (58:23)

What Andrew said, power solves everything. And the easier it is to unionize, the better off all workers will be.

Andrew Greenblatt (58:32)

Right. So the pro act is a great start.

Lise Anderson (58:34)

Absolutely.

Andrew Greenblatt (58:35)

For our workers there's other things they need too, but it's all about power.

Anmol Chaddha (58:41)

Perfect. Palak last, you get the final word.

Palak Shah (58:46)

Well, it's definitely, it's always about power, in final everything is always about power. I think from the perspective of the topic of this conversation, I think it's time to move the conversation from if benefits to how, and really, move out of this space where we're debating how, if, should it be expanded to, okay, when and how are benefits going to be extended to everybody who doesn't have access.

Anmol Chaddha (59:18)

Great, thank you. And then on that note, we'll conclude here. I want to thank all three of our speakers so much for sharing your insights, building on your experiences and all the innovative work that you're doing. To the audience for listening and engaging and moving forward conversation. To Shelly and the rest of the Aspen team, recruiting space for this important conversation. Look out for their forthcoming report coming out in the next week or so on Universal Portable Benefits. And thank you all for joining us.

Andrew Greenblatt (59:42)

Thank you, Anmol.

Lise Anderson (59:42)

Bye, thanks.