



## About Freelancers Union

### ***The Innovation***

Freelancers Union is a national nonprofit membership organization that is introducing a new form of unionism to promote the interests of the growing number of independent workers in the United States. Unlike traditional trade unions, which are limited by law to employees of workplace-based organizations, Freelancers Union delivers flexible and portable benefits applicable to an increasingly mobile and decentralized workforce adjusting to the changing contours of the U.S. and global economy.

Since 2001, Freelancers Union has provided vital health, dental, life and disability insurance, advocacy initiatives, and education for independent workers—the fastest growing workforce in the US. Freelancers Union has built a membership of over 100,000 independent workers nationwide, delivers insurance to 20,000 people, and in 2009, will begin offering 401 K retirement plans to freelancers nationwide. This membership, in turn, contributes to Freelancers Union's financial sustainability and, as an organized policy constituency, creates a vehicle for social change. Ultimately, Freelancers Union's model could be expanded to address the needs of the more than 30 million independent workers across the U.S.

### ***Background***

Today, one-third of all working Americans are temporary, part-time, freelance, or self-employed. Although this independent workforce is diverse, ranging from low-income childcare workers to highly-paid business consultants, members share many of the same problems: they are not covered by employer-based health insurance plans, for example, nor do they have access to the tax and retirement benefits given to traditional employees. With low-cost group rate health care and retirement plans for workers in the technology, nonprofit, arts and entertainment, media and advertising, financial services, healthcare, and domestic childcare sectors, Freelancers Union addresses the needs of independent and project-based workers.

### ***Strategy***

Freelancers Union uses the market power of a large group to provide needed services such as health insurance, retirement planning, education, events, and discounts. The 2009 launch of Freelancers Insurance Company, a social purpose health insurance company, demonstrates Freelancers Unions' commitment to self-sustaining, social entrepreneurial solutions that meet its members' needs. Freelancers Union also carries out advocacy initiatives aimed at building an organized constituency among the diverse sub-groups within the independent workforce, helping independent workers understand the importance of collective action as a vehicle for improving their lives. Freelancers Union also collaborates with research institutions and foundations to study the implications of changes in the economy, developing solutions and advocating for legislation designed to meet the needs of workers and employers in this new landscape.

### ***Founder Portrait***

Sara Horowitz founded Working Today, the progenitor of Freelancers Union, in 1995, to represent the needs and concerns of America's growing freelance workforce. In recognition of her efforts to create a self-sustaining organization of flexible workers, Horowitz was awarded a John D. and Catherine T. MacArthur Foundation "Genius Award" Fellowship in 1999. Before founding Freelancers Union, Horowitz worked as a labor attorney, a union organizer, and a public defender in New York City. A lifelong resident of Brooklyn, she holds degrees from Cornell University's School of Industrial and Labor Relations, SUNY Buffalo Law School, and Harvard's John F. Kennedy School of Government. As executive director of Freelancers Union, Horowitz takes an entrepreneurial approach, pursuing creative, market-based solutions to pressing social problems. In 1996, the Stern Family Fund named her a Public Interest Pioneer, and she was also an Echoing Green fellow for four years. In 2002, Horowitz was named as one of Esquire magazine's Fifty Best & Brightest. In 2004, 2006, and 2007, Working Today - Freelancers Union was recognized as a leading social entrepreneur by *Fast Company* magazine.