



The Honorable Dr. Bill Cassidy  
Committee on Health, Education, Labor and Pensions  
U.S. Senate  
428 Senate Dirksen Office Building  
Washington, DC, 20510

July 10, 2025

Dear Senator Cassidy,

Independent Women's Voice is the leading women's organization dedicated to advancing policies that expand people's freedom, opportunity, and well-being.

We are pleased to strongly support the "**Unlocking Benefits for Independent Workers Act**," a bill to secure portable benefits for independent contractors without affecting their classification under federal law.

Voluntary portable benefits are a welcome step to providing the nation's independent workforce with access to critical benefits, such as health insurance, disability insurance, life insurance, and retirement benefits, without losing their flexibility.

Women desire flexibility. Half of the **over 70 million** freelancers nationwide are women. Many women work independently to balance earning incomes with raising children, caregiving for aging parents, and managing their health issues. **Nine out of ten** female workers who shifted from full-time employment to independent contract work said they did so to prioritize flexibility over stability.

Independent workers express a desire to gain access to work-related benefits. Some **80% of self-employed U.S. workers** support the idea of creating a portable benefits fund to help self-employed workers obtain health insurance and retirement savings.

The Fair Labor Standards Act (FLSA) legally prevents companies and organizations from offering workplace benefits to independent contractors, because they are non-employees. Millions of workers currently lack access to employer-provided employment benefits.

While some independent contractors can access workplace benefits through their other W-2 jobs or through the employment of spouses, our research finds that upwards of 40% of independent workers lack access to any options.

The **Unlocking Benefits for Independent Workers Act** would clear the federal hurdles and permit portable benefits plans nationwide.

Thank you for your leadership in protecting worker rights. Independent Women's Voice stands ready to support your efforts to advance this bill through Congress and to President Trump for his signature.

Sincerely,

A handwritten signature in black ink, appearing to read 'Patrice Onwuka', with a large, sweeping flourish extending to the right.

Patrice Onwuka  
*Director, Center for Economic Opportunity*  
*Independent Women's Voice*