

## **American Ghent**

### Designing Programs to Strengthen Unions and Improve Government Services

By David Madland and Malkie Wall September 2019



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### Introduction and summary

The Ghent system—an arrangement whereby trade unions help deliver governmentsupported unemployment insurance—exists in its truest form only in a handful of countries, including Sweden, Belgium, and Denmark. However, the United States has a number of Ghent-like policies where unions deliver or help people access governmental benefits—including workforce training, retirement benefits, and enforcement of workplace laws. Expanding upon these models would increase union membership and improve the quality of public programs in the United States.

The United States has a different history than that which created the unemployment insurance system in Sweden and other Ghent countries. However, unions in America do assist workers in analogous ways. For example, they have partnered with state and local governments to improve training for health care workers in Washington state and city employees in Toledo, Ohio. Unions and worker organizations have also engaged in co-enforcement with municipalities in San Francisco and Los Angeles to boost compliance with state and local labor laws. And in several cases, they have helped workers navigate retirement and health benefit plans. These models have proven successful at improving the quality of government services and at providing an opportunity for union recruitment. They could be significantly expanded to build a robust Ghent-like system in America.

Boosting union membership and delivering better public services are critical planks of any progressive agenda. Unions play an essential role in ensuring that working people have a fair place in the U.S. economy and a voice in its democracy.<sup>1</sup> But, after decades of conservative attack, union density has shrunk to its lowest level in more than 50 years.<sup>2</sup>

Similarly, for decades, the U.S. government has been so weakened by free market ideologues that it now struggles to perform many of its vital tasks, from basic enforcement of the law to providing support and opportunity for workers. For example, estimates suggest that roughly a quarter of low-wage workers are paid less than the legal minimum wage.<sup>3</sup> Moreover, less than 30 percent of unemployed workers end up receiving unemployment insurance,<sup>4</sup> and a significant amount of workforce training does little to help workers.<sup>5</sup>

Involving unions more heavily in the delivery of certain government programs could help raise standards for workers by addressing both declining union membership and low quality or underutilized public services. For unions, such a system would help with recruitment and retention of members because it would ensure visibility, provide access to workers, create incentives for workers to join, and pave the way for greater recognition of the important work that unions do to support a fair economy.<sup>6</sup> Research shows that the Ghent system boosts unionization rates by about 20 percentage points compared with non-Ghent countries.<sup>7</sup>

But implementing the Ghent system alone will not do enough to strengthen U.S. unions; many other policy changes are also required, including basic rights for all workers, stronger penalties for employer violations of the law, and elimination of "right-to-work" laws. These steps are called for in legislation such as the Protecting the Right to Organize Act, the Workplace Democracy Act, and the Public Service Freedom to Negotiate Act, all of which would represent a critical step forward.<sup>8</sup> Still, the incentives for membership that the Ghent system provides are important. Indeed, countries with the Ghent system are among the few in the world with high, stable union density.<sup>9</sup>

Union involvement can also improve the quality of public programs. Unions have the unique ability to advocate for workers, communicate complicated economic information, provide trustworthy advice, and afford employees some protection from employers. Unions have a mission and democratic structure to help workers, as well as an incentive to deliver benefits so that they can recruit additional members. These attributes can be vital in making many government programs work properly. Unions, working in partnership with businesses and government, can help tailor training to better meet workforce needs and carve out pathways to advancement in a way that business or the government rarely do on their own.<sup>10</sup> Unions also have unique access to workers and their trust as well the ability to protect them from retaliation. These features can improve enforcement of workplace laws and help workers navigate important public programs such as retirement plans, health insurance, and even unemployment insurance.<sup>11</sup>

Creating a robust Ghent-like system in the United States where unions help people access benefits from a range of governmental programs—such as workforce training,

enforcement of workplace laws, health and retirement benefits, and others—would be a significant change from current policy, which suppresses union membership and too often poorly funds government programs. Future policy needs to affirmatively encourage union membership and adequately support government programs as well as the union's role in them. There is a strong need to boost union density and increase the quality of several governmental programs, and there are also several successful models on which to build.

The rest of this report provides more details on what the Ghent system is; how it improves the quality of public programs and strengthens unions; and how its principles are working well in a few areas in the United States and could be expanded.

# The European Ghent system and how it helps unions and the public

The Ghent system—named for the city in Belgium where it originated—relies on labor unions to administer unemployment benefits. Most countries, including the United States, have a system of unemployment insurance administered by government, but for a variety of historical reasons, unions have been heavily involved in administering the unemployment systems of several other countries. Today, variations of the Ghent system exist in Denmark, Finland, Sweden, Iceland and Belgium. While each country's system works slightly differently, the underlying logic is the same: The Ghent system provides worker organizations with a formalized role in delivering unemployment insurance that is subsidized by the government. In some versions of the Ghent system, workers are required to join the union to access the benefits, but in other versions, unions use the insurance sign-up process and the relationships built through this process to recruit and retain members.

In Belgium, the government is responsible for funding the unemployment insurance system, and people can either choose to go through the government or a union to access the benefits. The union receives government funds to help administer the program; however, it has to keep that money separate from other union finances.<sup>12</sup> Workers do not have to be union members in order to receive the benefits, but many still choose to go through the unions because they find it easier and the service better. Unions make it easier to navigate bureaucracy by providing help with paperwork and ensuring that workers receive their payments and enroll in training.<sup>13</sup> On top of supplying a needed public benefit, the system also gives unions a chance to interact with workers outside the workplace.<sup>14</sup> In short, the Ghent system creates a framework that incentivizes and encourages union membership.

By giving labor organizations a formalized role in the unemployment insurance system, the Ghent system has ensured relatively high union membership in countries using the system even though they are effectively right-to-work states, as workers cannot be required to pay for costs of collective bargaining.<sup>15</sup> Indeed, union density in Sweden and Finland was 67 percent and 65 percent, respectively, in recent years.<sup>16</sup> Furthermore, the Ghent system tends to lead to reasonably stable membership rates that are less likely to decline during economic or industry downturns, as they are not bound to a single job or firm.<sup>17</sup> In Iceland, union density has increased, from 66 percent in 1980 to roughly 80 percent in 2013. Belgium's union membership rate has hovered around 55 percent for nearly four decades.<sup>18</sup> Estimates suggest that the Ghent system boosts union density by almost 20 percentage points and explains much of the historic differences in density between countries such as Sweden and Belgium, which have the Ghent system, and their neighbors Norway and the Netherlands, which do not and have lower membership rates.<sup>19</sup> Unfortunately, Sweden and Finland have recently taken steps to make union-provided unemployment insurance more expensive and thus less attractive; as a result, both countries have seen some decline in union membership.<sup>20</sup>

The benefits of the Ghent system can extend to the public as well as unions. There is some research to suggest that, despite the voluntary nature of the Ghent system—as opposed to the universal nature of most countries' unemployment insurance systems—takeup rates in Ghent countries are actually higher than in other European countries or the United States. For instance, one study found that in both Denmark and Sweden, 85 percent of unemployed people received unemployment insurance in 2005, compared with only 47 percent and 20 percent of unemployed people in Germany and the United Kingdom, respectively.<sup>21</sup> What's more, research notes that the Ghent system can help achieve much higher coverage in an efficient and cost-effective manner.<sup>22</sup> Other research suggests that the key role that unions play in the Ghent system helps make it work well.<sup>23</sup>

Europe's experience with the Ghent system shows that involving unions in the provision of benefits can empower unions by significantly increasing their density while also raising takeup rates and quality for the public.

# Why a Ghent-like system is needed in the United States

Unions play an essential role in ensuring that working people can adequately participate in an economy that is fair and in the nation's democracy. They have the power to raise wages for all workers, especially low- and middle-income workers. Analysis shows that, on average, union workers earn roughly 12 percent more than their nonunionized counterparts, with the premium rising for noncollege graduates.<sup>24</sup> Collective bargaining can also help close racial and gender wage gaps.<sup>25</sup> In addition, research shows that unions increase the likelihood of children moving up the economic ladder later in life; areas with higher union membership have higher intergenerational mobility, and children who grow up in union households have higher incomes as adults. In fact, a community's union membership level is as strong a predictor of low-income children's adult earnings as high school dropout rates.<sup>26</sup> Finally, unions ensure that democracy works in the interests of ordinary people by acting as a check on corporate interest groups and the wealthy.<sup>27</sup> Political scientist Martin Gilens finds that unions are one of the few advocacy groups that consistently lobby for policies supported by low- and middle-income Americans.<sup>28</sup> Union-led mobilization efforts also increase voter turnout, especially among Latino and Asian American voters and the working class.<sup>29</sup>

In recent years, however, attacks by conservative lawmakers and the courts have undermined worker organizations and led to a sharp decline in union membership.<sup>30</sup> Whereas almost 25 percent of U.S. workers were part of a union in 1973, union density today has fallen to less than 11 percent.<sup>31</sup> And as unions have been weakened, the middle class has suffered. Indeed, researchers estimate that declining union density accounts for one-fifth to one-third of the increase in U.S. wage inequality among women and men, respectively.<sup>32</sup>

Meanwhile, the government is failing to provide workers with the job training, workplace protections, and public benefits they need. The United States' current workforce training system is uneven and outside of joint labor-management partnerships; it is too often of low quality and fails to lead to good jobs.<sup>33</sup> For instance, studies find that while certificate and subbaccalaureate programs generally yield some

increase in earnings, returns vary significantly based on a student's field of study, race, and gender.<sup>34</sup> Moreover, a lot of training is firm specific and leads to skills that are not transferable to other employers.<sup>35</sup> In addition, the United States spends less money on training than its competitors; it ranks at the bottom among Organization for Economic Cooperation and Development countries when it comes to spending on training.<sup>36</sup> In other words, there is a large gap between the training that is needed and the training that is provided.

Involving worker organizations more robustly in helping run the workforce training system could significantly improve training.<sup>37</sup> Unions already play a role in workforce training. They directly negotiate with employers to create labor-management training funds, and they participate in government-funded training in several roles, as both members of workforce boards and recipients of funding. But employers dominate the public system.<sup>38</sup> Rebalancing the workforce system to emphasize quality and ensure that unions and employers have equal power—as well as promoting joint labor-management programs—would help ensure that training leads to good jobs.

Research shows that when unions get involved, workers receive more training, and this training leads to better results, including jobs with higher pay.<sup>39</sup> Furthermore, workers in labor-management programs are more likely to complete their training, and they drop out at slower rates during economic downturns.<sup>40</sup> Completion rates in jointly run construction apprenticeship programs in Ohio and Kentucky, for instance, are 21 percent and 35 percent higher, respectively, than in nonunion programs in those states.<sup>41</sup> Union-sponsored training programs in the building trades also have higher enrollment rates and participation among women and people of color than trainings that are not sponsored by unions.<sup>42</sup>

While training can lead to good jobs with high standards, the standards of those jobs as well as all others must be enforced. Indeed, evidence suggests that wage theft employers paying workers less than they are legally entitled to—and violations of workplace standards are pervasive. A report by the Economic Policy Institute, for example, estimated that low-wage workers in the United States lost more than \$50 billion to wage theft in 2016.<sup>43</sup> Unfortunately, workplace violations could become even worse. Wage theft was a significant problem during the Obama administration, even though the U.S. Department of Labor aggressively enforced wage and hour laws and took some steps to make it more difficult to misclassify workers as independent contractors.<sup>44</sup> But there are indications that the Trump administration is pulling back from some wage enforcement.<sup>45</sup> Additionally, enforcement activity under the Labor Department's Occupational Safety and Health Administration, which is meant to help ensure that employers provide safe workplaces, has declined under the Trump administration. At the same time, however, inspections related to workplace fatalities or catastrophes rose in fiscal year 2018, suggesting that serious injuries have increased.<sup>46</sup>

The Labor Department, moreover, can only enforce federal labor laws. But many states and cities have wage laws, paid sick days, family leave, and fair scheduling requirements that go beyond the federal minimum requirements.<sup>47</sup> That leaves enforcement responsibility to the state and local levels of government. But even well-resourced state and local enforcement agencies cannot do their job alone. Surveys estimate that there are less than 1,000 state-level investigators nationwide, which—even if the roughly 1,200 federal wage and hour investigators are also counted—is hardly enough to enforce standards for the 87.7 million workers who are covered by these laws.<sup>48</sup> To more effectively enforce the law, policymakers must not only beef up governmental labor inspectorates but also include worker and community organizations—from unions to worker centers, religious organizations, and other volunteer groups—in their enforcement efforts.

Under a Ghent-like co-enforcement model, government could complement its traditional enforcement activity by partnering with unions and worker organizations, as Janice Fine of Rutgers University and Jennifer Gordon of Fordham University have explained.<sup>49</sup> These co-enforcers can act as trusted intermediaries between workers and government, as well as provide guidance to workers seeking to challenge labor violations in their workplace, since doing so often involves legitimate risks, such as retaliation from employers, for individual workers.<sup>50</sup> Co-enforcers also have contact with workers in more workplaces than even well-resourced government inspectors are likely to reach. The benefits of co-enforcement are numerous. Literature notes that coenforcement initiatives improve short-term "compliance and enforcement"; generate "professional development, sophistication, and commitment of enforcement officials"; and produce "modest revenue increases, better legitimacy, and a strengthened institutional framework for groups working with, and composed of, low-wage workers most vulnerable to wage theft and other substandard working conditions."51 Studies have also found that "when employees are represented by a union, ... compliance with Fair Labor Standards Act overtime regulations is increased."52

Public programs—such as health care and retirement benefits—that are designed to help workers can be difficult to navigate alone, leading to underutilization. Evidence suggests that the public often fails to receive benefits, even where benefits do exist. For example, only about 40 percent of unemployed workers apply for unemployment insurance, and less than 30 percent receive it.<sup>53</sup> Improving these public supports will require partnering with workers and worker organizations in new ways.

Studies suggest that union members are more likely than nonunion members to receive workers' compensation and unemployment insurance than nonunion members.<sup>54</sup> Indeed, according to a 1997 study, blue-collar workers who were laid off from union jobs were about 23 percent more likely than comparable nonunion workers to receive unemployment insurance benefits.<sup>55</sup> Professors John W. Budd and Brian P. McCall speculate that unions drive higher takeup rates by acting as a "conduit of information." They argue that unions reduce the "costs" of applying for benefits by providing information about how and where to apply, helping collect evidence in case of disputed claims, and providing representation in hearings over disputes. They found anecdotal evidence to support this theory.<sup>56</sup> University of Buffalo law professor Matthew Dimick argues that unions and employers collaborating on unemployment insurance policy led to efficiency gains and "reduce[d] employer resistance and workplace adversarialism."<sup>57</sup> Using worker organizations as navigators could increase the effectiveness of government programs and would also provide an opportunity for worker organizations to build relationships with workers.

In short, a Ghent-like system could boost union membership and, thus, workers' power to collectively bargain for improved wages and benefits. It could also help address critical gaps in public programs such as training, enforcement, and benefits navigation.

# Existing Ghent-like systems in the United States

While the idea of using nongovernmental organizations to administer government services may seem unfamiliar in a U.S. context, it is actually quite common. Across the country, governments have partnered with unions and other nonprofit worker organizations to improve a number of government services, most notably worker training, labor standards enforcement, and benefits navigation. These programs provide evidence that a Ghent-like system is already working well in the areas where it is being used. These models could form the basis for building a more robust Ghentlike system in the United States.

#### Training

The construction trades have some of the biggest and most well-known training programs in the country. For example, brick layers, carpenters, plumbers, and other unionized trades in Wisconsin have formed as part of the Wisconsin Regional Training Partnership (WRTP), a relationship with area employers on apprentice-ships that provide paid, high-quality training and a union job.<sup>58</sup> The WRTP is funded through a variety of sources, including employer contributions and charitable giving, but government support has been important to its success.<sup>59</sup>

State and local governments also often partner with unions to deliver training programs, and doing so has improved public sector outcomes in relevant agencies and organizations.<sup>60</sup> For example, city employees in Toledo, Ohio, developed a program in which union members acted as peer trainers to promote safe work practices, leading to a decrease in employee injuries.<sup>61</sup> In California, public safety unions have partnered with the Office of the State Fire Marshal to create a joint apprenticeship committee that enables training consistency by having firefighters from different departments train under the same umbrella organization. This consistency was critical in 2015 when coordinating hundreds of firefighters across the state for a monthlong firefighting effort.<sup>62</sup> Washington state's SEIU Healthcare NW Training Partnership provides an excellent model for how joint labor-management training can be used to improve the quality of government services and simultaneously build worker power. Home care workers in Washington gained the right to organize in 2001 and have since unionized under Service Employees International Union (SEIU) 775.<sup>63</sup> That effort, along with two voter initiatives that expanded basic training requirements for home care workers, have transformed both the home care industry and the quality of long-term care.<sup>64</sup>

The training partnership brings together SEIU 775, the state of Washington, and private employers to tailor training toward the needs of patients, workers, and employers. For union members, the cost of training is entirely covered by bargained employer contributions. But nonunion members can also participate. More than 45,000 workers receive training as part of new and continuing education programs.<sup>65</sup> And more than 90 percent of those who start basic training complete it. In addition to basic training, the program offers continuing education, registered apprentice-ships for advanced home care, and nurse delegation trainings. Restructuring the home care industry has contributed to a more professionalized workforce, coincided with higher wages, and improved quality of care.<sup>66</sup> In 2017, Washington state led the nation in "supporting seniors, adults with disabilities and their family caregivers."<sup>67</sup> The partnership has also provided visibility to the union, which is seen as providing value-added training. Training is a key point of entry to the union for workers.

One of the better-known labor-management training partnerships is the Las Vegas Culinary Academy, which provides preemployment training to people entering the hospitality industry, as well as advanced upgrade training to union members of participating hotels on the Las Vegas Strip.<sup>68</sup> The academy arose out of a 1993 collective bargaining agreement between Las Vegas Strip properties and the two local unions—Culinary Workers Union Local 226 and Bartenders Union Local 165—that recognized the need to create a "reliable, trained" workforce and has since acquired its own building and become certified as a postsecondary institution by the state of Nevada.<sup>69</sup> Today, the academy trains roughly 1,600 people—the majority of whom are Hispanic or African American—annually.<sup>70</sup> Training is free for members of participating Las Vegas Strip properties, and nonunion entrants usually obtain funding from other federal, state, or nonprofit sources.<sup>71</sup> State funding helps the programs reach additional workers.<sup>72</sup> By working with the industry's hiring hall to ensure that graduates are first in line for new job openings, the academy creates a clear pathway between training and existing jobs.<sup>73</sup>

The academy's unique structure gives the unions a role in structuring and regulating occupations, while also providing opportunities to extend union membership. Professors Mia Gray and James DeFilippis of Cambridge University and Rutgers University, respectively, find that, "[t]hrough the Academy, many unemployed or underemployed local residents have trained ... and have found their way into the industry and often, at the same time, into the union."<sup>74</sup> The academy helps the union recruit new members and form links with the community, thus generating the union density needed for effective bargaining. Over the years, successful unions have allowed many service sector workers, many of them women of color, in Las Vegas to move into the ranks of the middle class.<sup>75</sup>

As these case studies show, involving unions in training provides an opportunity to increase standards and allows workers to experience the benefits created through collective bargaining.

#### Enforcement

One of the oldest co-enforcement programs is the Los Angeles Joint Labor Compliance Monitoring Program. Through it, the Los Angeles Unified School District (LAUSD) partners with trade unions to train volunteers to enforce the prevailing wage laws on district projects. The district authorizes these volunteers to conduct site visits and interview workers about compliance, as well as help with audits, hearings, and review conferences.<sup>76</sup> The volunteers gather information and alert the city to problems, making it possible for city inspectors to determine penalties.<sup>77</sup> Professors Fine and Gordon noted that the program has expanded the city inspectorate's capacity by allowing it to include labor compliance in its work, not just workmanship.<sup>78</sup> The volunteers proved especially useful in the wake of the 2008 financial crisis, when the size of the LAUSD's compliance staff shrunk dramatically.<sup>79</sup>

Having industry knowledge can give unions an edge over typical labor inspectors. In 2006, for instance, "revelations of persistent violations in the janitorial industry" led California's Division of Labor Standards Enforcement to form the Janitorial Enforcement Team (JET).<sup>80</sup> The Maintenance Cooperation Trust Fund (MCTF)—a janitorial watchdog established in 1999 by local employers and a local union—and other advocates had long argued that policing the janitorial sector required inspectors with "specific knowledge" of how the industry functions.<sup>81</sup> Under a co-enforcement structure, the MCTF helps provide the necessary documentation and "raw material" for a case, after which JET conducts independent investigations.<sup>82</sup> In 2007, a more formal partnership between the two entities was formed, leading to a number of successful cases. In one case, the California attorney general and state labor commissioner filed charges against two janitorial contractors for failing to pay their workers \$5 million in wages.<sup>83</sup> In another, the California Labor Commissioner's Office sued cleaning companies for \$7.4 million.<sup>84</sup> In the supermarket sector, JET recovered \$22 million from stores and led to 3,000 janitorial jobs coming back to the formal sector. It has also led to a change in business practices, as janitorial contractors for the hotel industry now preference companies that are compliant.<sup>85</sup>

Several U.S. cities have already instituted formal co-enforcement programs, where government partners with worker organizations to improve enforcement. The city of San Francisco, which has some of the most expansive worker protection laws in the nation, has had a community outreach program for more than a decade.<sup>86</sup> San Francisco's Office of Labor Standards Enforcement (OLSE) created a Workers' Rights Community Collaborative (WRCC) composed of six worker centers and community-based organizations that conduct education and outreach about local labor law.<sup>87</sup> The contracts to these organizations are based on certain deliverables measured, for example, in terms of the number of cases brought or resolved or the number of worker meetings held.<sup>88</sup> In fiscal years 2014 and 2015, the OLSE obtained \$4,527,758 in back wages and interest for its workers. Eightyfive percent of complaints that were filed with the OLSE came through WRCC partners.<sup>89</sup> Similarly, in 2015, Seattle's Office of Labor Standards (OLS) established a Community Outreach and Education Fund that seeks, among other things, to "expand worker's access to resources to enforce, or otherwise resolve, labor standards violations" and "build capacity among community organizations and service providers to provide labor standards services and information to a diverse range of workers, including low-wage earners, people of color and immigrants and refugees."90 In February 2017, the Seattle OLS awarded almost \$3.3 million over two years to seven organizations and community partnerships.<sup>91</sup>

These examples demonstrate how employing co-enforcement strategies can improve compliance with labor standards.

#### Navigation and benefits delivery

There are several examples of worker and community organizations assisting in the navigation of government benefits, including retirement plans, health insurance, and workers' compensation. In Oregon, the state Department of Administrative Services

(DAS) is currently partnering with a local union to pilot a training program aimed at increasing state employee understanding of its retirement and health benefit plans and how to take advantage of them.<sup>92</sup> The partnership arose out of a 2017 state executive order to strengthen bargaining and training practices for public employees.<sup>93</sup> DAS officials said they believe that training workers on how to navigate the state retirement and health benefits system could generate both immediate and longterm cost savings for the state and workers. If employees understand, for example, that lower-cost health care plans may actually be sufficient to meet their needs, they may be less likely to choose the most expensive plans. Furthermore, the state hopes that highlighting the existence of top-quality benefits will improve worker retention in the public sector.<sup>94</sup>

However, the DAS had lacked the capacity to consistently deliver on its own this training. The partnership promises to fill that gap. Although the evaluation of the pilot program is still underway, more than 450 workers have completed the training, with workers generally reporting satisfaction with the training so far. Both the state of Oregon and the union have said they hope to expand the program going forward.<sup>95</sup>

New York state has long delivered portable benefits to certain workers through a unique structure called The Black Car Fund. The fund, which was created by statute in 1999, provides workers' compensation and other benefits to the state's black car and luxury limousine drivers, who are typically independent contract workers and thus ineligible for, among other benefits, the state's workers compensation program for employees. The fund covers medical and rehabilitation costs, in addition to lost wages, for workers who are injured on the job and is financed through a required 2.5 percent surcharge on all passenger fares.<sup>96</sup> While the government established the fund—at the urging of workers—as a nonprofit workers' compensation insurance provider, The Black Car Fund is responsible for administering the benefits.<sup>97</sup> The Independent Drivers Guild, a Machinists Union affiliate, has been partnering with The Black Car Fund to offer additional benefits such as vision and telemedicine.<sup>98</sup>

Unions also have a record of helping people sign up for public health insurance. When the Affordable Care Act (ACA) was passed in 2010, many of those expected to enroll were previously uninsured or had never interacted with the health care system before. And polls revealed that the majority, or two-thirds, of uninsured, lowincome people did not understand how the ACA would affect them.<sup>99</sup> Community health navigators—often community groups and unions that received government funding for these activities—played an important role in raising awareness and assisting with benefits sign-up.<sup>100</sup> In 2014, one union sponsored 175 free and public enrollment fairs in California, and 1,600 members volunteered at various events to help community members enroll in Medi-Cal and Covered California. More than 11,000 Californians enrolled in health care at the union-sponsored events, some of the highest numbers of any organization in the state. When the Covered California website slowed down due to high traffic, the union also distributed certificates that would allow people waiting in line to be eligible for a sign-up extension.<sup>101</sup> In 2013, another local union that received a \$1 million grant through Covered California's Outreach and Education Program placed more than 150,000 robocalls in Spanish, Chinese, and Vietnamese, as well as 75,000 phone bank calls, to urge residents in the Bay Area to sign up for the ACA.<sup>102</sup> While the ACA included a number of provisions that restricted member recruitment during navigation activities—and thus was not like the Ghent system—the example suggests that more robustly including unions in helping workers access government programs would improve takeup rates.

Utilizing worker organizations as navigators of public programs and administrators of portable benefits is not a new idea. Given its success, however, there is clear potential to significantly expand these efforts.

## Conclusion

Ghent-like policies can benefit the public by improving the quality of government services. They can also deliver for unions and other worker organizations by providing a platform for member recruitment. In addition, because Ghent-like policies help strengthen unions, they can indirectly raise wages, reduce economic inequality, and strengthen democracy. In short, providing worker organizations with a dedicated role in the provision of government services can help address a number of critical issues facing Americans.

There are many existing American programs to build upon to create a much more robust Ghent-like system in the United States. Each of the models discussed in this report—training, co-enforcement, and navigation and benefits delivery—should be replicated and expanded. There is room to do so at the federal, state, and local levels. Governments should establish dedicated funding to support labor-management workforce intermediaries and allow or require occupational training requirements to be completed in labor-management partnerships.<sup>103</sup> Similarly, governments should adopt and adequately fund co-enforcement models as well as expand the use of unions as navigators and deliverers of health and retirement benefits.<sup>104</sup>

Beyond merely replicating existing Ghent-like programs, policymakers should seek to build upon the concept. For example, unemployment insurance should be made more like a Ghent system, with unions helping workers navigate the benefits process and protecting workers against employer retribution. Doing so would likely improve takeup rates and thereby increase the program's effectiveness as a macroeconomic stabilizer. Some indicators suggest the next recession could be coming relatively soon,<sup>105</sup> so the time is right for this kind of policy.

More generally, worker organizations should be involved in the navigation and delivery of the full range of governmental benefits that workers need—including health, retirement, training, and other benefits, as well as enforcement of the law—rather than just a single program. Indeed, something approaching this concept is being advanced in legislation for independent contractors in Washington state so

that unions and other worker organizations will have a formal role in enforcing wage standards and administering a government-sanctioned fund that could deliver training and other benefits.<sup>106</sup>

It may take some experimentation to find the optimal mix of programs for unions to help administer in a Ghent-like system in America. But as this report demonstrates, there are opportunities across the federal, state, and local levels for policymakers to involve unions and worker organizations in training, navigation, and co-enforcement efforts. Doing so would help not only workers and their unions, but also the government and the public.

## About the authors

**David Madland** is a senior fellow and the senior adviser to the American Worker Project at the Center for American Progress.

Malkie Wall is a research assistant for Economic Policy at the Center.

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