The Changing Nature of Work
Amplifying the Voice of the Financially Vulnerable Worker

Research Paper: Qualitative Research Methodologies
We used a mixed-method research approach that included both a nationwide survey and qualitative methods. Please read “Research Paper: Nationwide Survey” for a description and detailed results from the survey. This paper describes the qualitative methods.

We spoke directly with Non-Traditional workers to learn about their work experiences and financial lives. We engaged these workers in the following ways:

- 39 national in-depth interviews
- 3 national focus groups
- 1 online focus group
- Online communities

**Screening**

The first screening was a question asking respondents to self-identify among five work categories:

- I work directly for one employer in a full-time “traditional” job
- I find my work through a temp agency
- I work for and am paid by an agency that does specific work (such as custodial, security, food services, etc.) for other companies
- I work as part of the ‘gig economy’, where I receive paychecks from an organization but act as my own boss (such as Uber or AirBnB)
- I work as a freelancer, and don’t report directly to any one employer

Those selecting the first, “Traditional” worker identity were disqualified. We also screened for participants reporting less than $55,000 in annual household income.

During our first phase of in-depth interviews, we learned that the work categories did not resonate with participants. This led us to re-categorize a few workers after we interviewed them. For the remaining interviews, we added a second free-form screener asking workers to describe their work in their own words (“Please describe your work to us in 1-2 sentences.”), which allowed us to more accurately identify whom we wanted to interview.
In-Depth Interviews

We conducted 39 in-depth interviews with workers from December, 2017 through March, 2018. For all but one participant (who was recruited through professional networks) we recruited using User Interviews, a research participant recruiting organization based in Boston. The following data show the demographic breakdown of these participants:

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Interviewees lived in 17 states:

- California (5)
- Alabama, Georgia, New York (4 each)
- Indiana, Massachusetts, Nevada, Pennsylvania (3 each)
- Illinois (2)
- Arizona, Colorado, Florida, Kentucky, Maine, Ohio, Texas, Wisconsin (1 each)

These interviews were done in three rounds. The first round included 22 interviews, the second included 7 interviews, and the third included 10 interviews. We adapted our question list after each round of interviews based on what we learned from the respondents and what information we were interested in learning more about. Although our questions went through a few iterations, we focused on gathering information about non-traditional workers in the following categories:

- How they see themselves
- How they articulate their needs and concerns
- How they navigate their work lives today
- How they navigate their financial lives today
- What are their aspirations

The questions we used for each round of interviews is included in the appendix.
**Focus Groups**

We conducted focus groups in Boston, MA, Rockford, IL, and Oakland, CA from December, 2017 through the end of January, 2018. All participants were recruited through User Interviews. The demographics for the focus groups were as follows:

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**Online Focus Group**

We conducted an online focus group using the platform, FocusGroupIt, and recruited participants from the pool of the national survey respondents who shared their email addresses with us. Six individuals from this pool participated in the online focus group. Participants lived in Maine, New York, Virginia, North Carolina, and Florida and had these demographics:

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The questions we asked of our online focus group participants were somewhat different from our interviews and in-person focus groups and focused on the following topics:

- What do you consider to be a good job?
- How did you manage your transition into non-traditional work?
- How do others view your work?
- Do you prefer what you do now over a more traditional work arrangement?
- How has the work landscape changed since you entered the workforce?

Participants responded to our questions via FocusGroupIt. They could also comment on the answers of other participants and we could pose follow-up questions, on this platform. The full list of questions we asked are included in the appendix.

**Online Communities**

In order to better understand the concerns, challenges, and stories Non-Traditional workers are discussing among themselves, we conducted research on Reddit. We created usernames and submitted posts asking for advice and the potential long-term impact of working in non-traditional work in three subreddits: Forums for Freelancers, Uber drivers, and Lyft drivers.

- https://www.reddit.com/r/freelance/
- https://www.reddit.com/r/uberdrivers/
- https://www.reddit.com/r/lyftdrivers/

We also read and coded posts that were had the most engagement from users in the form of “up votes” in the past year for the following subreddits:

- https://www.reddit.com/r/TaskRabbit/ (Task Rabbit workers)
- https://www.reddit.com/r/postmates/ (Postmate workers)
- https://www.reddit.com/r/jobs/ (Contract Work flair for contract workers)
- https://www.reddit.com/r/jobs/ (Temp Work flair for temp workers)

This project was funded by The Rockefeller Foundation and The MasterCard Center for Inclusive Growth. The views and opinions expressed in the report are those of the authors and do not reflect their views and opinions.
APPENDIX

PHASE 1 IN-DEPTH INTERVIEW QUESTIONS

Basic Info
- How many jobs do you have? Do you see one as your primary job?
- What industry (or industries) do you work in?
- In your eyes, who do you see as your employer? How do you talk about the relationship you have with _____?

How they articulate their needs and concerns
- What 3 words describe how you feel about your work?
  ○ Can you tell us more about why you chose these words?
- What are some things you like about your work?
- What are some challenges or concerns you experience at work?
  ○ What kind of support do you receive from your work to help you with your challenges?
- Can you walk us through the steps you would take, if any, if you had a complaint about something in your work environment? For example, if you got into a conflict with a coworker or if your supervisor treated you unjustly
  ○ Could you tell us about a specific example that happened to you or someone else?
    What was the complaint about? What action did you take? What happened as a result?
  ○ How did you find out about what you could do?
  ○ What would be your ideal way to try to fix this situation?

How they navigate their work lives today
- Can you walk me through the process of how you found your current work?
- Can you walk me through what your typical work week looks like?
  ○ How is your weekly schedule determined?
  ○ How does it change from week to week or month to month?
  ○ How much control do you have over how many hours you work?)
- How do you feel about your current schedule (how much you work, the hours, and your ability to control them)
  ○ What are some things you like about your current schedule?
  ○ What are some things you would change about it if you could?

How they navigate their financial lives today
- Imagine it’s payday and you just got your paycheck. What are some of the first things you’d do with it? (Probe for savings, retirement, debt, loans, family)
  ○ How does this change at different times of the month or year?
  ○ How has this changed, if at all, from the way you previously managed your money?
● Can you tell us about a time you may have experienced trouble getting paid on time? What about being underpaid for work? How did you go about resolving this issue?
● Can you walk us through your process for filing taxes?
  ○ How easy would you say it is for you to file your taxes?
  ○ What’s the hardest part about filing your taxes?
  ○ How prepared do you feel to handle your taxes at tax-time?
  ○ What would help you feel more prepared to file your taxes?
  ○ Tell me about a time when filing taxes was easier for you than it is now.

Aspirations
● Think of yourself in the future. It can be any time in the future, just let us know when. What do you hope you’ll be able to accomplish financially by that time?
  ○ If they indicate that it’s too hard to think the future, probe into why and ask about how far into the future they’re comfortable thinking about.
● Can you describe for us your ideal work situation? How is or isn’t your current work meeting these needs?
  ○ Things to probe for:
    ■ Access to benefits
    ■ Employer-based critical resources
    ■ On-the-job training
    ■ (Lower priority) Job availability/security over time
    ■ (Lower priority) Guaranteed hours
● What circumstances would encourage you to start looking for new work?
● Tell us about the last time you switched jobs.
  ○ What decisions did you have to make?
  ○ What options did you have?
  ○ Who did you discuss the process with or go to for help?
  ○ How did you feel during the process?
  ○ How quickly did you need the new job?

How they see themselves
● Can you share with us how your work situation has impacted your relationships with your friends and family?
● How do you feel about your current work and life situation?
PHASE 2 IN-DEPTH INTERVIEW QUESTIONS

Basic Info
● Can you describe your current work to us?
● In your eyes, who do you see as your employer?
● What is your relationship with your employer like?
  ○ Do you trust your employer? Do you feel a sense of loyalty to your employer? Do you feel negatively/positively? How do you talk about your employer to others?
● You identify yourself as freelancer/gig/contract/temp. Could you explain why?
● How long have you been in your current work situation? What prompted you to pursue this?
● How many jobs do you have? Do you see one as your primary job?

How they see themselves
● Can you tell us more about your life outside of work?
● How has your work situation has impacted your relationships with your friends and family?
● How do you feel about your current work and life situation?

How they articulate their needs and concerns
● What 2-3 words describe how you feel about your work?
  ○ Can you tell us more about why you chose these words?
  ○ What are some things you like about your work?
● What are some challenges or concerns you experience at work?
  ○ Can you talk about how you addressed one of those challenges?
  ○ How did you find out about what you could do?
● Do you use technology or other tools to consistently help you find work or manage your finances? If so, what and how?

How they navigate their work lives today
● Can you walk me through the process of how you found your current work?
● What circumstances would encourage you to start looking for new work?
● Tell us about the last time you switched jobs.
  ○ What decisions did you have to make?
  ○ Who did you discuss the process with or go to for help?
  ○ How did you feel during the process?
  ○ How quickly did you need the new job?
● Do you prefer what you do now to a 9-5 40 hour/week job? Why?
● Do you feel like the nature of their work leaves them more isolated or lonely than their peers who have traditional work?

Aspirations
● Think of yourself in the future. It can be any time in the future, just let us know when. What do you hope you'll be able to accomplish financially by that time?
If they indicate that it’s too hard to think the future, probe into why and ask about how far into the future they’re comfortable thinking about.

- Do you feel like their income is going to increase in the future? Why or why not?
- Do you think your job is going to help you with your ideal future?
  - What do you think are potential negative impacts if you continue with your current work for an extended period of time?
- In your eyes, how has the overall work landscape since you entered the workforce and what impact has this had on you?

**Schedule**

- Can you walk me through what your typical work week looks like?
- How do you feel about your current schedule (how much you work, the hours, and your ability to control them)
  - What are some things you like about your current schedule?
  - What are some things you would change about it if you could?

**How they navigate their financial lives today**

- Imagine it’s payday and you just got your paycheck. What are some of the first things you’d do with it?
  - Probe about short-term, long-term, emergency savings
- Have *you* ever experienced trouble getting paid on time? How did you go about getting the full amount of money you were owed?
- Can you walk us through your process for filing taxes?
PHASE 3 IN-DEPTH INTERVIEW QUESTIONS

Basic Info
● Can you describe your current work to us?
● You identify yourself as freelancer/gig/contract/temp. Could you explain why?
● How long have you been in your current work situation? What prompted you to pursue your current work?
● In your eyes, who do you see as your employer? What is your relationship with your employer like?
  ○ Do you trust your employer?
  ○ Do you feel a sense of loyalty to your employer?
  ○ Do you feel negatively/positively?
  ○ How do you talk about your employer to others?
● How many jobs do you have? Do you see one as your primary job? (Possible alternate: How many sources of income do you have? Do you see one as your primary source of income?)

How they see themselves
● Can you tell us more about your household?
  ○ Partners?
  ○ Kids/dependents (who do they have to support)?
  ○ Other relatives?
  ○ Sources of income?
● What role did these relationships play in you choosing your current work?
  ○ Might they be doing something else if their family makeup was different?
  ○ What aspects of their job are most important to this?
● How has your work situation impacted your relationships with friends and family?
● How do you feel about your current work and life situation?

How they articulate their needs and concerns
● What 2-3 words describe how you feel about your work?
  ○ Can you tell us more about why you chose these words?
  ○ What are some things you like about your work?
● What are some challenges or concerns you experience at work?
  ○ Can you talk about how you addressed one of those challenges?
  ○ How did you find out about what you could do?

How they navigate their work lives today
● Can you walk me through the process of how you found your current work?
● Have you worked in a 40 hr/wk full-time role? [If yes] What did you do? What was it like?
● Can you tell us about the process of switching from that to more non-traditional work?
  ○ What was the transition like? What aspects were most/least challenging?
  ○ What resources did you find helpful in easing the transition? Who did you discuss the process with or go to for help?
○ How quickly did you need the new job?
● Do you prefer what you do now to a 9-5 40 hour/week job? Why?
● Do you feel like the nature of your work leaves you more isolated or lonely than your peers who have traditional work?

**Consequences of long-term non-traditional work**
● How long do you want to stay in this type of work? Why?
● Do you see any potential disadvantages or challenges that would arise if you continue?
● How do you think others view your work? (Trying to see if they feel like “second-class citizens”).
● Do you ever see yourself going back to traditional work?
  ○ What impact do you think your non-traditional work would have on this process?
● In your eyes, how has the overall work landscape changed since you entered the workforce and what impact has this had on you?

**Aspirations**
● Think of yourself in the future. It can be any time in the future, just let us know when. What do you hope you’ll be able to accomplish financially by that time?
  ○ If they indicate that it’s too hard to think the future, probe into why and ask about how far into the future they’re comfortable thinking about.
● Do you think your job is going to help you with your ideal future?
  ○ What do you think are potential negative impacts if you continue with your current work for an extended period of time?

**Schedule**
● Can you walk me through what your typical work week looks like?
● How do you feel about your current schedule (how much you work, the hours, and your ability to control them)
  ○ What are some things you like about your current schedule?
  ○ What are some things you would change about it if you could?

**How they navigate their financial lives today**
● Imagine it’s payday and you just got your paycheck. What are some of the first things you’d do with it?
● Have you ever experienced trouble getting paid on time? How did you go about getting the full amount of money you were owed?
● Can you walk us through your process for filing taxes?
COMMONWEALTH-FACILITATED FOCUS GROUP QUESTIONS (Boston)

Basic Info Worksheet
● How many jobs do you have?
● Do you see one as your primary job?
● What industry do you work in?

How they articulate their needs and concerns
● We have a worksheet we’d like you to fill out called “How I feel about my work.” Take a minute or two to fill this out and we’ll discuss after you’ve finished.
  ○ Can we have volunteers share with us the words they chose and why they chose them?
● What are some things you like about your work?
● What are some challenges or concerns that you experience at work?
  ○ What kind of support do you receive from your work to help you with your challenges?

How they navigate their work lives today
● In your eyes, how has the overall work landscape changed since you entered the workforce and what impact has this had on you?
  ○ Things to probe for:
    ■ Change in length of time working one job to another
    ■ How they feel about the change
    ■ Ease or difficulty in getting work
    ■ Loyalty toward company
● What circumstances make you start looking for new work?
● Can you walk us through the process of how you found your current work?
● (Time permitting) How big of a role does technology play for you in terms of finding and managing your work?
  ○ How do you use any technology (mobile apps or websites) to schedule your work? Manage your income?

How they navigate their financial lives today
● Now we’re going to ask you to fill out a worksheet. The worksheet is split into two columns. In the left-hand column identify all your different sources of monthly income. In the right column, identify how you spend your money. Spend some time filling this out and then we’ll come back together to discuss.
  ○ Ask participants to identify top 3 income sources and expenses and discuss.
● Can you tell us about a time when you may have experienced trouble getting paid on time?
  ○ What about being underpaid for work?
  ○ How did you go about getting the full amount of money you were owed?

Aspirations
**Activity: Empathy map about the future - What does your ideal future look like?**

- What are you thinking at this point in the future?
- What are your priorities financially?
- How are you feeling? (This will get at the difference between emotions now and in the future)
- What are you seeing? What does your family look like? (Ask only if it’s a priority) What is your housing situation? Etc.
- What are you doing? What kind of job do you have? How much money are you making?

**How they view their employer(s)**

- Imagine you’re at a party and you hear your company (or one of your companies) being discussed negatively. How would you react? Why would you react that way?
  - Would you go out of your way to speak highly about your company even if you didn’t hear something negative? Why or why not?
- Can you see yourself working at your company (or one of your companies) in the future? Why or why not? Does company have clear opportunities for advancement? Do you want to stay at your company long-term?

**How they see themselves (time permitting)**

- **Worksheet: Pros/Cons of their “non-traditional” work vs. someone they know who has a 40 hr/wk job**
  - Participants to fill out worksheet and we ask follow up questions based on what they wrote.
CONSULTANT-FACILITATED FOCUS GROUP QUESTIONS (Oakland, Rockford)

Let's get started! First, we would like to learn a little bit more about your work.

● Take a minute or two to think about 2-3 words you’d use to describe how you feel about your work. Who would like to share? Why did you choose these words?
● What are some things you like about your work?
● What are some challenges or concerns that you experience at work? What kind of support do you receive from your work to help you with your challenges?

Thanks for sharing. Now let's talk more about yourself.

● What are some things you like about your current lifestyle (with regards to work)?
● What are some things that you wish you could change about your current lifestyle?
● What are your thoughts about traditional, 40-hour week full-time jobs?

Thanks for sharing your thoughts. Let's move on and talk about the nature of work more broadly.

● In your eyes, how do you think the overall work landscape has changed over the past 10 years? What impact has this had on you?
● What circumstances make you start looking for new work?
● Can you walk us through the process of how you found your current work?
● How big of a role does technology play for you in terms of finding and managing your work?
  ○ How do you use any technology (mobile apps or websites) to schedule your work?
  ○ Manage your income?

Now, we will talk a little bit about how you handle your finances.

● It’s payday and you just got your paycheck. Can you walk me through what you do with your money?
● Can you tell us about a time when you may have experienced trouble getting paid on time? What about being underpaid for work? How did you go about getting the full amount of money you were owed?

How they view their employer(s)

● Imagine you're at a party and you hear your company, one of your companies, or a client being discussed negatively. How would you react? Why would you react that way?
  ○ Would you go out of your way to speak highly about your company or client even if you didn't hear something negative? Why or why not?
● Can you see yourself doing what you're currently doing for work in the future? Why or why not?

Thanks for sharing your thoughts. Now we would like to learn more about your ideal future.

● Take a minute or two to think about what your ideal future looks like. As you’re thinking about this, consider the following:
○ What are you doing? (e.g., What kind of job do you have? How much money are you making?, etc.)
○ What are you seeing? (e.g., what does your family look like? What's your housing situation? etc.)
○ What are your priorities financially?
○ How are you feeling?
ONLINE FOCUS GROUP QUESTIONS

● General info:
  ○ 1. Describe your current work situation (how many jobs do you have, how many hours per
    week do you work the job(s) you identified, how did you find your current work).
  ○ 2. How long have you been in your current work arrangement?
  ○ 3. What were you doing before?
● What is a good job
  ○ 1. What are the most important qualities for you to have in what you consider to be a “good” job?
  ○ 2. Have you ever had a good job? What was it and what made it a good job?
● Transition into your current work
  ○ 1. What were the biggest challenges (if any) when you first started your current work?
  ○ 2. If you’ve ever worked a more traditional 9-5 job, what were some of the biggest challenges (if any)
    that you experienced after switching to your current work arrangement?
  ○ 3. What resources did you use to inform your transition into your current work?
● Current work arrangement
  ○ What do you like/dislike about your current work? Why?
● How others view your work
  ○ How do others see your work? Has it impacted your relationships with family and friends? How?
● Work preferences
  ○ If you had the choice between a 9-5 40 hr/wk job and what you currently do, which would you choose and
    why?
● Work landscape
  ○ How has the work landscape changed since you entered the workforce?