

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

Executive Summary

Commonwealth believes that society is more prosperous when everyone has financial security and opportunity, and employment is a primary avenue of opportunity. For many people, the nature of work is in flux. To understand how the financially vulnerable experience the changing nature of work, Commonwealth reviewed current research and engaged with over a thousand financially vulnerable, lower-wage workers nationwide through a survey, in-depth interviews, focus groups, and online. This paper provides a summary of the findings detailed in Commonwealth's *The Changing Nature of Work* publication series.

The Impact of Work Arrangements on Worker Identity

Our research looked at whether terminology used by academics and the popular press to describe workers (e.g., Traditional, Non-Traditional which includes sub-contracted, temps, gig economy workers, and Freelancers) resonated with the workers themselves.

In our nationwide survey, we asked respondents to select the most relevant description of their “current primary profession and employer” and whether their primary work had any of the 8 attributes usually associated with traditional work (e.g., predictable schedule; W-2 forms through work; etc.). We found that there were in fact 5 distinct groups of workers when one combined the work descriptions and attributes: Typical Traditional (high attributes), Atypical Traditional (low attributes), Atypical Non-Traditional (moderate attributes), Typical Non-Traditional (low attributes), and Freelancers (very low attributes).

The workers we interviewed primarily described their work based on the nature of what they did. Workers appear to identify more with the *content* of their work rather than their relationship to who is paying them or their financial situation. In other words, self-identity has more to do with *what* people do than with *who* pays or *how much* they earn.

The Impact of Work Arrangements on Financial Challenges

Our research explored the impact of different work arrangements on lower-wage workers' financial challenges.

Our survey found that 75% of all workers were currently struggling or just getting by financially. Lower-wage workers lacked access to health and retirement benefits, and savings for emergency expenses. We did find financial challenges unique to the different work arrangements. We found different income-related advantages for each work arrangement – income stability for Traditional workers and income flexibility for Non-Traditional workers. Non-Traditional workers were much more likely to not use checking or savings accounts and some traditional workers reported higher levels of tax-related stress.

There are unique financial challenges and advantages specific to Traditional and Non-Traditional work. However, lower-wage workers face many of the same long-standing financial challenges regardless of the type of work arrangement.

The Impact of Work Arrangements on Work Quality

We explored the qualities of a “good job” and how they manifest in lower-wage work arrangements.

Research identifies a good job as one that meets a combination of basic and higher needs (e.g., steady income, meaningfulness and recognition, open communication, etc.). The workers we interviewed shared that their ideal job had work qualities consistent with the research on good jobs - fair wages with benefits, safe working conditions, and a sense of meaningfulness.

Different qualities of a good job manifest in both Traditional and Non-Traditional work. Workers in Non-Traditional arrangements shared that they have control over their work and flexible schedules that can support family and life circumstances. However, they were significantly more likely to have volatile incomes than Traditional workers and less likely to have access to benefits or report feeling valued by their “employers.” Workers in Traditional arrangements have more income stability and access to benefits. On the other hand, half of the Traditional workers we surveyed reported their work did not include many basic-needs attributes.

Changes needed to be made to all types of lower-wage work arrangements to make work be good for the pocketbook and good for the soul.



The Impact of Work Arrangements on Work-Life Balance

We asked financially vulnerable, Non-Traditional workers if they chose their work arrangements, what they found attractive and saw as drawbacks, and how they assessed the tradeoffs.

Non-Traditional workers appreciated the flexibility of their arrangements because it allowed them to have more control over their lives, especially in spending time with family and integrating work into their day-to-day lives. They also appreciated the variety of their work and the ability to directly experience the impact of their work and to control how they do their work. Although workers understood the drawbacks of Non-Traditional work (e.g., instability and no benefits), the advantages outweighed the drawbacks of returning to Traditional work.

Most Non-Traditional workers willingly chose this work and they believe the benefits outweigh the drawbacks. Non-Traditional work provides them with the privilege of choice - enabling them to choose work suited to their household circumstances, professional desires, and personal needs.

What are some implications?

These findings suggest a variety of solutions for the financial challenges of lower-wage workers. Solutions should address the financial challenges all lower-wage workers; meet workers' immediate needs and support their aspirations for the future; and help workers find the work arrangement that best fits their current circumstances and longer-term needs. People working in arrangements that best meet their personal and professional needs strengthens the social fabric and encourages prosperity that enhances financial opportunity for all.

To access The Changing Nature of Work publications, please visit Commonwealth's website (www.buildcommonwealth.org) or contact Keyarash Jahanian (kjahanian@buildcommonwealth.org).



The Impact of Work Arrangements on Financial Challenges



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For many people, the nature of work is in flux. All indications are that the Traditional full-time job with one employer will continue to become less common as other work arrangements flourish. Those Non-Traditional alternatives are themselves evolving rapidly. To increase knowledge about how these changes are being experienced by the financially vulnerable (annual household income under \$55,000), Commonwealth conducted a review of current research and then engaged with over a thousand workers nationwide through a survey, in-depth interviews, focus groups, and online. By giving voice to lower-wage people living the changing nature of work, we learn better how to support them in building their financial security and opportunity.

One of the challenges of doing this research is definitional. Given the ongoing changes in the types of work arrangements, how do we define the different types of work arrangements and what terminology do we use to describe them? In this paper, we have chosen to identify 3 broad categories: Freelancers, Traditional, and Non-Traditional, which includes people who work at temp agencies, gig platforms, and are sub-contracted workers. For a full definition of these categories please read "The Impact of Work Arrangements on Worker Identity."

This is one of four briefs highlighting key findings. Two research papers detail methodologies and additional findings. Individual quotes and stories employ pseudonyms.

In our research on the changing nature of work for financially vulnerable workers, we explored the impact of their work arrangements on their financial challenges. We found that there are unique financial challenges and advantages specific to Traditional and Non-Traditional work. However, lower-wage workers face many of the same long-standing financial challenges regardless of the type of work arrangement.

Given the on-going evolution of work arrangements, one of the challenges of doing this research is definitional – how do we define the different types of work arrangements and what do we call them. For this project, based on a review of the literature and a detailed analysis of nationwide survey findings, we have identified 3 broad categories (Traditional, Non-Traditional and Freelancers) and 5 sub-categories of workers (Typical Traditional, Atypical Traditional, Atypical Non-Traditional, Typical Non-Traditional, and Freelancers). The Non-Traditional categories include people who self-identified as working at temp agencies, gig platforms, and sub-contracted (working for an agency that does specific work for other companies). The literature identifies certain work attributes, such as receiving a W-2, access to health and retirement benefits, having one main employer, guaranteed hours, etc, that are associated with Traditional work. The sub-categories we suggest below are based on the number of these work attributes respondents experienced at their primary workplace. (For a full explanation of this methodology, please read "Research Paper: Nationwide Survey" and "The Impact of Work Arrangements on Worker Identity.")

Traditional		Non-Traditional		Freelancers
Typical Traditional	Atypical Traditional	Atypical Non-Traditional (mostly sub-contracted, some temp, gig)	Typical Non-Traditional (mostly gig, temp and some sub-contracted)	Freelancers
High Attributes	Low Attributes	Moderate Attributes	Low Attributes	Low Attributes

What financial challenges do all workers face?

Our nationwide survey of workers with household incomes under \$55,000 confirmed that they face multiple financial challenges. Overall, 75% of workers – whether in Traditional or Non-Traditional arrangements – said they were currently struggling or just getting by financially.

Access to health and retirement benefits was a common financial challenge. Even amongst Typical Traditional workers, 38% reported that they did not have access to these benefits. For other workers lack of access ranged from 69% for Atypical Non-Traditional workers, 92% for Atypical Traditional, and 99% for Freelancers. Not surprisingly, all workers reported that they struggled to save for retirement and pay for medical expenses: 26% of workers reported no plans to start saving for retirement and 32% of workers had skipped a medical treatment in the prior 12 months because they could not afford it.



Saving for emergencies was another struggle these workers shared. The largest emergency expense they could cover was less than \$100, regardless of work arrangement. Surprisingly, 9 out of 10 workers in all our categories said they were sometimes not paid on time.

What are the different financial challenges that workers face?

Certain aspects of lower-wage workers' financial lives did differ based on their work arrangements: income volatility, hours elasticity, use of checking/savings accounts, and taxes.

Income Volatility

Although all workers in our survey reported income volatility – from 29% for Atypical Traditional Workers to 68% for Atypical Non-Traditional workers – it was significantly greater among all types of Non-Traditional workers. Moreover, 20% of Typical Non-Traditional workers reported both income volatility and unpredictable income levels. The working hours of many Non-Traditional workers depend on the demand for their services, which can fluctuate widely. Because they typically cannot influence this demand, they cannot predict their income. We also heard that this fluctuation in demand for their services affected their ability to control their work hours. For instance, Laura, a gig driver from Massachusetts, shared that she cannot go out anymore on Friday and Saturday nights because that is when she can make the most money.

Hours Elasticity

Although most Non-Traditional workers do not have steady or predictable income streams, the flexibility of Non-Traditional work can make it easier to work the number of hours they want. For instance, if an emergency arises, a Non-Traditional worker can stop working to address the issue and then work more in the future. Drew, a freelance construction worker in Alabama, appreciated that he could tend to his wife's medical issues when needed and still find enough work online to continue making a decent income.

“The flexibility of non-traditional work can make it easier to work the number of hours [workers] want.”

Traditional workers, although more likely to have steady and predictable incomes, cannot as readily shift the number or timing of hours they work. Atypical Traditional workers were significantly more likely to report working more hours than they wanted, at 32% compared to just 17% of all Non-Traditional workers.

Use of checking/savings accounts

In our nationwide survey, we asked workers if they used checking/savings accounts to handle day-to-day finances. Significantly more Typical Traditional workers did, at 94%. Typical Non-Traditional workers reported the least use of these accounts, at only 56%, and were significantly more likely to use alternative financial services, at 19%, than Typical Traditional workers, at only 9%.

Taxes

The survey asked workers about specific worries associated with taxes: owing money at tax time; filling out tax forms correctly; having the correct receipts and paperwork needed for filing; and knowing when and how frequently to make payments. Atypical Non-Traditional workers were significantly more likely to be worried about taxes than all other workers. However, the group second most likely to report being worried about taxes, and at significantly higher levels, were the Typical Traditional workers. This was surprising because prior research suggested that the opposite would be true – namely, that all Non-Traditional workers would have more tax related stress.

We also asked respondents to rate from 1 (Not all true) to 4 (Very true) the statement: “I am confused about how my taxes worked.” Atypical Non-Traditional workers were the most confused by their taxes with a mean score of 2.47, which might explain why they are the most worried. However, Typical Traditional workers and Freelancers were the least confused about their taxes with mean scores respectively of 2.05 and 1.97. We also asked respondents if they worried about paying for tax filing services. Nearly a third (31%) of Typical Traditional workers were worried about being able to pay for filing their taxes, significantly higher than any other group. This is an area that requires additional research to fully understand the implications.



One hypothesis, based on our conversations with workers, is that Typical Non-Traditional workers become actively aware of their tax obligations, often following a challenging transition to the tax requirements of these work arrangements. Brian, a Freelancer from Pennsylvania, shared that he developed a system he uses throughout the year: “I’ve got it under control.” Lisa, a gig worker from Nevada, researched what she needed to know about taxes before she started doing the work, taking advantage of online social media groups. For Typical Traditional workers, having their taxes automatically deducted by their employers may make them less actively aware of their tax obligations and therefore more worried about them.

What are some implications?

For solutions to have the most impact, they should focus on addressing the financial challenges all lower-wage workers face – insufficient income, limited access to benefits, and inadequate emergency savings. These issues are not new and persist despite the changing nature of work. Recent attention to the changing nature of work should not distract from developing innovative new approaches to addressing these tenacious challenges faced by all lower-wage workers.

Nevertheless, there are some financial challenges with a significant impact on workers’ lives that require customized solutions. Non-Traditional workers need help mitigating the impact of low-demand periods. Traditional workers need solutions to quickly access funds or more easily adjust their schedules to address immediate financial concerns. These approaches should capitalize on the income-related advantages of each work arrangement – income stability for Traditional workers and income flexibility for Non-Traditional workers. Customized solutions could support lower-wage workers managing the specific challenges of their complex financial lives.

“For solutions to have the most impact, they should focus on addressing the financial challenges all lower-wage workers face.”

Although our finding that Typical Traditional workers worry more about taxes seems counterintuitive, it was validated through multiple lines of research. Further study is needed to understand this better. Examples of areas to investigate include:

- The aspects of managing taxes that Traditional workers find more challenging than Non-Traditional workers (and vice versa);
- The systems Traditional and Non-Traditional workers use to manage their taxes;
- Whether the nature of taxes for Traditional workers encourages passivity that leads to worry; and
- The significance of Non-Traditional workers being “organizations of one” that must actively manage all aspects of their work, including taxes.

Uncovering insights on these topics will provide a clearer understanding of these workers’ challenges and can lead to more informed solutions that directly address their tax-related needs.

Limitations

We acknowledge that our findings are affected by how we did the research. The findings do not account for all variables of potential significance. The accompanying research papers provide additional background on project limitations.

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.



The Impact of Work Arrangements on Work Quality



Commonwealth believes that society is stronger and more prosperous when everyone has financial security and opportunity, and employment is a primary avenue of opportunity. Work is about the money that can be earned but work also affects one's sense of self and place in society.

For many people, the nature of work is in flux. All indications are that the Traditional full-time job with one employer will continue to become less common as other work arrangements flourish. Those Non-Traditional alternatives are themselves evolving rapidly. To increase knowledge about how these changes are being experienced by the financially vulnerable (annual household income under \$55,000), Commonwealth conducted a review of current research and then engaged with over a thousand workers nationwide through a survey, in-depth interviews, focus groups, and online. By giving voice to lower-wage people living the changing nature of work, we learn better how to support them in building their financial security and opportunity.

One of the challenges of doing this research is definitional. Given the ongoing changes in the types of work arrangements, how do we define the different types of work arrangements and what terminology do we use to describe them? In this paper, we have chosen to identify 3 broad categories: Freelancers, Traditional, and Non-Traditional, which includes people who work at temp agencies, gig platforms, and are sub-contracted workers. For a full definition of these categories please read "The Impact of Work Arrangements on Worker Identity."

This is one of four briefs highlighting key findings. Two research papers detail methodologies and additional findings. Individual quotes and stories employ pseudonyms.

One of our research questions explored the qualities of a "good job" and how they manifest in different lower wage work arrangements. Our findings show that workers in Non-Traditional work arrangements agree with the literature about what makes a good job and that some qualities of a good job can be found in all types of work arrangements. Regardless of work arrangement, work that is both good for the pocketbook and good for the soul should be accessible to all.

Given the on-going evolution of work arrangements, one of the challenges of doing this research is definitional – how do we define the different types of work arrangements and what do we call them? For this project, based on a review of the academic literature and a detailed analysis of nationwide survey findings, we have identified 3 broad categories (Traditional, Non-Traditional, and Freelancers) and 5 sub-categories of workers (Typical Traditional, Atypical Traditional, Atypical Non-Traditional, Typical Non-Traditional, and Freelancers). The Non-Traditional categories include people who self-identified as working at temp agencies, gig platforms, and sub-contracted (working for an agency that does specific work for other companies). The literature identifies certain work attributes, such as receiving a W-2, access to health and retirement benefits, having one main employer, guaranteed hours, etc., that are associated with Traditional work. The sub-categories we suggest below are based on the number of these work attributes respondents experienced at their primary workplace. (For a full explanation of this methodology, please read "Research Paper: Nationwide Survey" and "The Impact of Work Arrangements on Worker Identity.")

Traditional		Non-Traditional		Freelancers
Typical Traditional	Atypical Traditional	Atypical Non-Traditional (mostly sub-contracted, some temp, gig)	Typical Non-Traditional (mostly gig, temp and some sub-contracted)	Freelancers
High Attributes	Low Attributes	Moderate Attributes	Low Attributes	Low Attributes



What is a good job?

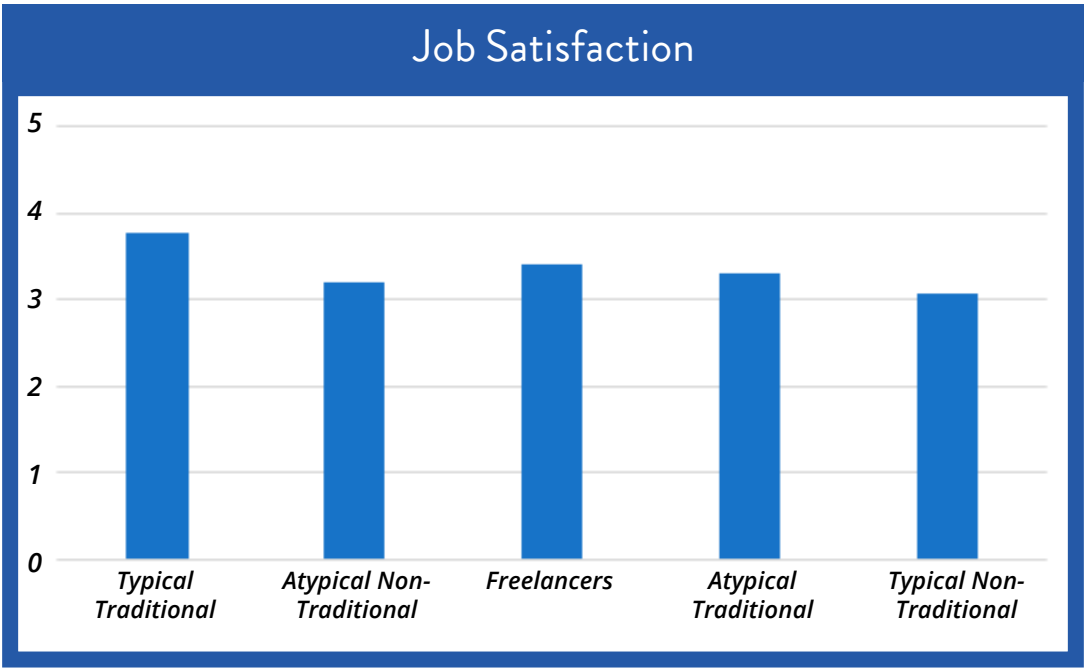
The literature defines a good job as one that meets a combination of basic and higher needs:

Basic Needs	Higher Needs
<ul style="list-style-type: none">• A steady income with good benefits• Scheduling that provides flexibility for maintaining good work-life balance• Opportunities to grow with the workplace• Safety on the job	<ul style="list-style-type: none">• Meaningfulness, value, and recognition• Respect• Opportunities to learn and thrive.• Open workplace communication that promotes honesty and transparency

Basic Needs

In conversations with Non-Traditional workers about the most important qualities of a good job, all workers described attributes consistent with the literature. Olivia, a freelancer from North Carolina, cited fair wages, a good benefits package, and safe working conditions as features of a good job. Charlotte, a gig worker from California, shared that her ideal work environment was one in which the employers “realize people have lives” outside of work and should ensure work-life balance.

Our nationwide survey asked about eight work attributes that overlap with the basic needs criteria for a good job, such as a consistent and predictable work schedule, access to benefits, and on-the-job training. We also asked respondents to rate their job satisfaction. We found that individuals in work arrangements with most of these work attributes were the most satisfied with their work. However, Freelancers had the fewest of these work attributes and yet still reported higher levels of job satisfaction. One hypothesis is that Freelancers, despite having fewer of the “basic needs” work attributes, are more satisfied with their work because some higher needs are being met.



(1 – Extremely Dissatisfied to 5 – Extremely Satisfied)



Higher Needs

Non-Traditional workers also mentioned the higher needs criteria of a good job. Respondents repeatedly defined good jobs as those that gave them a sense of meaningfulness, value, and respect. Abigail, a temp worker from Maine, indicated that a good job not only provides workers with good pay but also “makes you happy and feel like you are doing something important.” Nancy, a freelancer from Virginia, considered a good job as one in which both employer and employee treated each other with respect. Similar sentiments were expressed by temp workers, who wanted to be respected and have their contributions in the workplace valued.

“Respondents repeatedly defined good jobs as those that gave them a sense of meaningfulness, value, and respect.”

Our conversations indicated that Non-Traditional workers regarded opportunities to learn and thrive as important to an ideal work environment. Ethan, a temp worker from Texas, wanted to work for a company in which he could grow. Jacob, a contract worker, liked the opportunity to meet new people in his work and felt that this could possibly lead to better work.

Open workplace communication was also a key component of an ideal work environment. Susan, a contract worker, loved her ability to sit down with her boss and “talk about anything.” Likewise, a number of focus group participants expressed that honesty and transparency from an employer was a quality of a good job.

The Pros and Cons of Non-Traditional Work

One of the reasons that Non-Traditional workers view their arrangements positively is that these arrangements meet a basic need to have control over their work, with scheduling flexibility that can support family and life circumstances. For Nora, a contract worker from Georgia, her family was a motivating factor in pursuing her current work arrangement because it allowed her to be more involved in her kids’ lives. The same was true for Grace, a gig worker from New York, whose work arrangement enabled her to schedule her life around her son.

“These arrangements meet a basic need to have control over their work, with scheduling flexibility that can support family and life circumstances.”

But other aspects of Non-Traditional work do not meet basic needs such as steady income or benefits. In our nationwide survey, Non-Traditional workers were significantly more likely to have volatile incomes than Traditional workers and less likely to have access to benefits. Non-Traditional work can also leave workers feeling undervalued. Non-Traditional workers in our nationwide survey reported the least positive relationships with employers, significantly lower than what other types of workers reported.

Our interviews with workers confirmed these findings. Emily, a gig worker from California, acknowledged the challenge of paying out-of-pocket for medical costs and shared that she wished she had “the benefits, the 401k” and a steady income like her peers doing Traditional work. She also expressed frustration with not being valued by her employer and customers. Victoria, a freelancer from Colorado, similarly spoke of the difficulty of securing health insurance and of how others “don’t see what I do as real work,” which “doesn’t make me feel good for sure.”

The Pros and Cons of Traditional Work

Lower-wage Traditional work also often lacks the attributes that meet workers’ basic needs. In our national survey, 50% of Traditional workers reported that their work did not include many of the basic-needs attributes. These workers expressed the same lower job satisfaction as those in Non-Traditional arrangements, which supports the idea that meeting workers’ basic needs is a key driver of job satisfaction.

Traditional work also tends to lack the scheduling flexibility of Non-Traditional work, with negative impacts. In 2015, researchers studying a national women’s clothing chain found that the firm’s scheduling practices created instability that interrupted workers’ lives. More than half of the employees (71% full-time, 59% part-time) had to change non-work-related plans at least some of the time as a consequence of unpredictable work scheduling.



What are some implications?

Some qualities of a good job are missing in both Traditional and Non-Traditional work. The needs of financially vulnerable workers will be better met by making changes to both types of work arrangements.

“The needs of financially vulnerable workers will be better met by making changes to both [Traditional and Non-Traditional work].”

For example, to address the challenge many Non-Traditional workers face in accessing benefits, Fair Care Labs, the innovation arm of the National Domestic Workers Alliance, developed the mobile platform Alia. This tool collects monetary contributions from clients to fund benefits such as sick leave, disability, and life insurance for domestic workers. In New York, The Black Car Fund, a non-profit created by the state, provides workers’ compensation benefits for contract drivers (Uber, Lyft, and traditional taxi or limousine services) through a 2.5 percent per-ride surcharge.

In Traditional workplaces, employers have begun to reevaluate their scheduling practices. Researchers from the University of Chicago partnered with Gap Inc. to introduce interventions designed to tackle schedule instability. The interventions were designed to increase week-to-week schedule consistency, give employees the ability to better predict when they would be working as well as more input on when they work, and offer more hours to employees who want them. After the intervention, employees reported more flexibility and control over their schedule and personal lives, and the company saw an increase in sales and labor productivity.

The mix of basic and higher needs met by a good job – that the work is both good for the pocket book and good for the soul – should be accessible to all.

Limitations

We acknowledge that our findings are affected by how we did the research. The findings do not account for all variables of potential significance. The accompanying research papers provide additional background on project limitations.

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This is one of four briefs highlighting key findings. Two research papers detail methodologies and additional findings. Individual quotes and stories employ pseudonyms.

Our research looked at the terminology and classification systems used by academics and the popular press to describe lower-wage, Non-Traditional workers and asked whether those categories resonated with the workers themselves. Labels such as Traditional workers, independent contractors, sub-contracted, 1099 workers, temps, outsourced employees, freelancers, and gig economy workers are often used to describe this workforce. However, we found discrepancies between how workers self-identify and how these terms are usually defined – workers appear to identify more with the *content* of their work rather than their relationship to who is paying them or their financial situation. In other words, self-identity has more to do with *what* people do than with *who* pays or *how much* they earn.

Are conventional work classifications meaningful to workers?

In our nationwide survey, we asked respondents to pick from 5 possible descriptions of their “current primary profession and employer.” To test the validity of existing work classifications, we also asked respondents whether their primary work had any of the 8 attributes identified in the literature as distinguishing features of traditional work.

Work Classification (choose 1)

- 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

Work Attributes (choose all that apply)

- I have a consistently predictable work schedule.
- I receive W-2 tax forms for all or most of my work.
- If I want to, I can get health insurance or retirement plan through my work.
- I feel that, if I want to, I will be able to keep my current job for the foreseeable future.
- I am guaranteed a certain number of hours each week/pay period.
- I have only one employer.
- Where I work provides me with all of the tools and resources necessary to do my job/work
- Where I work provides me with the on-the-job training necessary to do my job/work
- None of these apply to me.

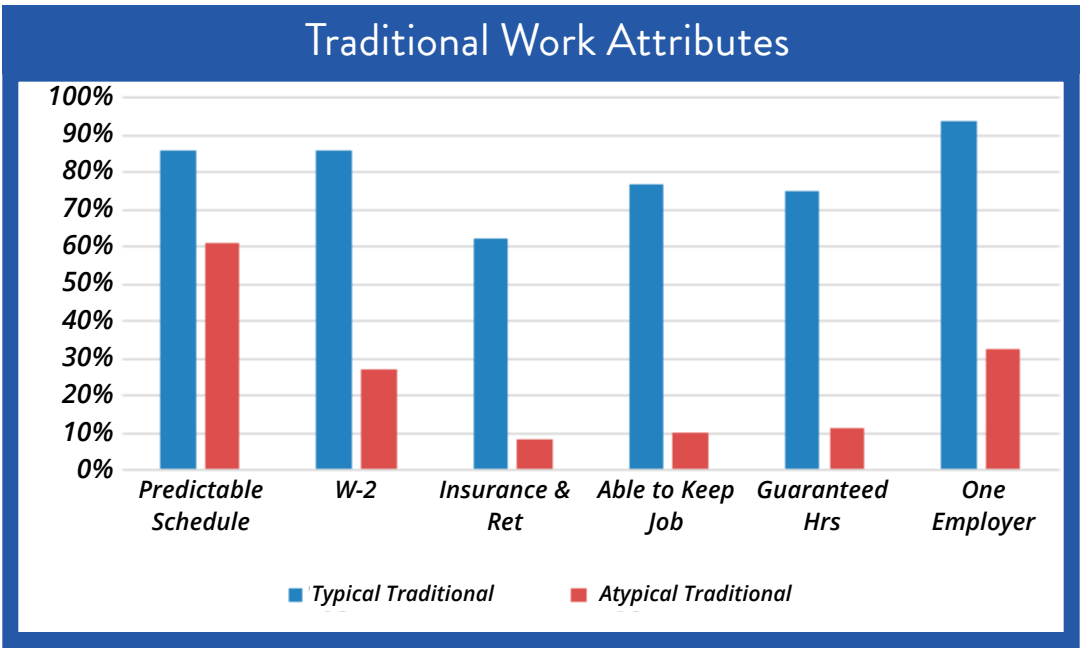


The results created a complicated picture that did not align well with accepted terminology and definitions. For example, only 57% of those who identified themselves as “Traditional workers” said they received W-2 tax forms, and only 35% indicated that they had access to typical job benefits. To better understand this discrepancy, we decided to see if there were meaningful, commonly-occurring sub-groups that emerged from the data. The analysis identified 5 classes of workers, including 2 distinct types of Traditional workers, 2 distinct types of Non-Traditional workers, and Freelancers.

Traditional		Non-Traditional		Freelancers
Typical Traditional	Atypical Traditional	Atypical Non-Traditional	Typical Non-Traditional	Freelancers
High Attributes	Low Attributes	Moderate Attributes	Low Attributes	Low Attributes

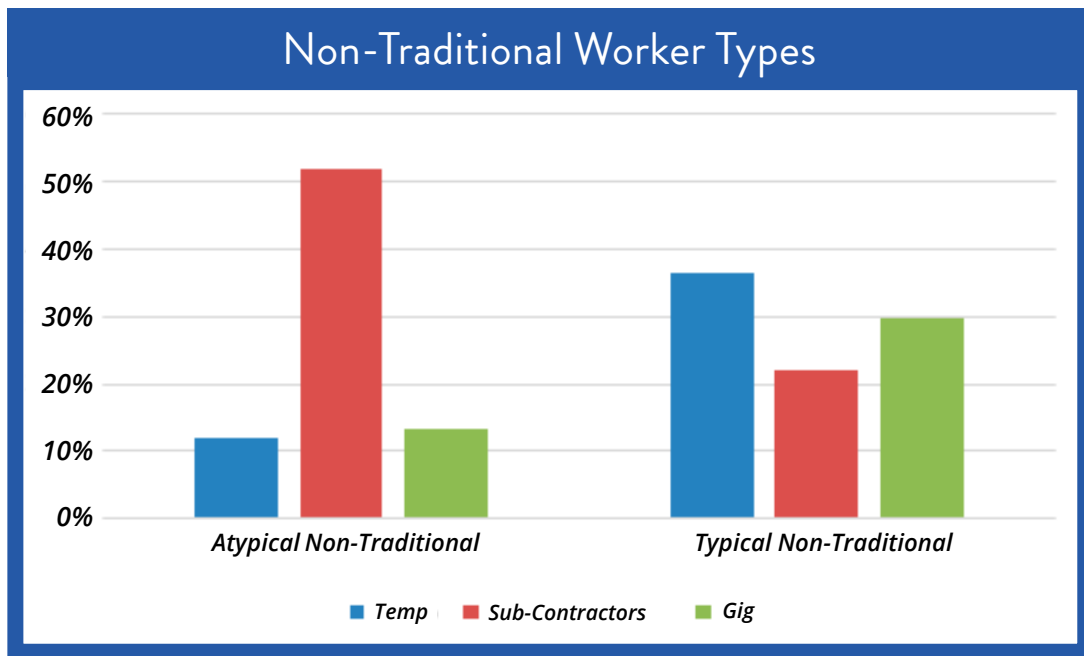
1. Typical Traditional – self-identified as a Traditional worker and reported a high number of traditional work attributes.
2. Atypical Traditional – self-identified as a Traditional worker but reported few traditional work attributes.
3. Atypical Non-Traditional – self-identified as a Non-Traditional worker (mostly sub-contracted workers, plus some temp and gig workers) but reported a moderate level of traditional work attributes.
4. Typical Non-Traditional – self-identified as a Non-Traditional worker (mostly temp and gig workers, plus some sub-contracted workers) and reported few traditional work attributes.
5. Freelancer – self-identified as such and reported few Traditional work attributes.

(For a full explanation of the methodology, please read “Research Paper: Nationwide Survey.”)

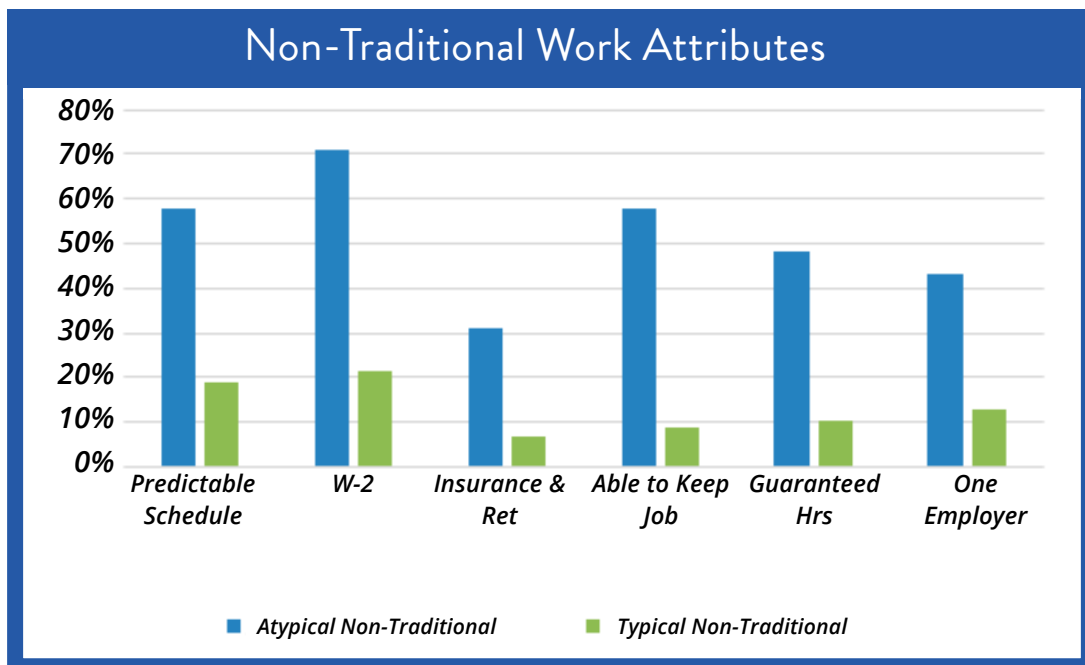


The Traditional workers broke down into 2 sub-categories with 250 respondents in each. Significant differences in several key attributes existed between the sub-categories. For example, 86% of Typical Traditional workers reported receiving a W-2 vs. 27% in the Atypical Traditional category, and 62% of the Typical Traditional workers reported access to health insurance or retirement benefits vs. only 8% among the Atypical Traditional.





The split between the Non-Traditional sub-categories was more lopsided with only 83 respondents categorized as Atypical Non-Traditional and 299 as Typical Non-Traditional. Around 50% of the Atypical Non-Traditional group self-identified as sub-contracted workers, whom the literature predicts would be more likely to be in work arrangements that resemble Traditional work. The rest were a mix of temp and gig workers. There were also significant differences in reported work attributes between the two sub-categories.



This analysis reveals that workers may self-identify in ways that do not match generally accepted usage, and that there is significant variability in work attributes across classifications.



How do workers identify themselves?

Our qualitative consumer research with Non-Traditional workers added depth to the survey findings. During participant recruitment, we used the same work classification question and again found that participant self-identification did not align with accepted terminology.

In our interviews, workers primarily described their work based on the nature of what they did. Respondents we categorized as gig workers identified with the type of work they did and the platforms through which they found their work (e.g., “I’m a Lyft driver,” “I find work through Wonolo,” “I complete projects on TaskRabbit”). Those who self-identified as sub-contracted workers typically acknowledged the companies they worked for (e.g., Aramark, Service Systems Associates, etc.) but spoke mostly about the actual work they did (e.g., “I work at the zoo,” “I care for veterans in their homes,” etc.). Temp workers similarly identified their specific line of work and only secondarily acknowledged that they found their work through a temp agency. Freelancers spoke of themselves using that identifier or as “self-employed,” but typically as an adjunct to their actual line of work (as in, “I’m a freelance writer,” “I’m a freelance music producer,” “I’m a freelance tarot card reader”).

Stephanie, from Georgia, describes herself as providing on-demand transportation. She combines work as a sub-contractor (which she has been doing for eleven years) and gig work for Uber. She can take someone back and forth to a therapy appointment (the sub-contractor) and then accept Uber assignments (the gig) while the person is in therapy. Sarah, a gig worker for TaskRabbit in New York, sees herself primarily as a helper. In any given week, her work may involve making deliveries, organizing a kitchen, putting together gift baskets, or doing videography.

“Many [workers] talked of aspiring to achieve a brighter future for themselves and their families.”

Although most of the workers we spoke with said they could “use more money,” they generally did not define themselves based on their financial situation. Many talked of aspiring to achieve a brighter future for themselves and their families. We spoke with a single mother who drives for Lyft so she can spend more time with her children, a woman transitioning away from corporate HR to pursue her dream of being a writer, and a part-time security guard seeking full-time work so he can better care for his mother. Their focus was on the goals they were working for, not their current financial struggles.

What are some implications?

Those who want to support lower-wage Non-Traditional workers—who are far from monolithic—have a complicated task ahead of them in understanding these workers and building solutions that work for them. Paying close attention to how they view themselves and their work should influence how solutions are designed. Solutions should also be tailored to meet their immediate needs while supporting their aspirations for the future.

To speak in their language, solutions should be designed based on what they do rather than how they do it. Solutions designed for and targeted to “drivers,” “security guards,” or “child care workers” – instead of “gig workers,” “sub-contractors,” or “1099 workers” – would more effectively capture these individuals’ attention. For example, our nationwide survey explored the adoption of fintech tools and found it to be very low among all workers (ranging from 5% to 19%). None of our consumer research respondents mentioned using fintech in managing their financial lives.

One area for further exploration concerns what aspects of workers’ self-identity are fluid and which are more permanent. It may be, for instance, that “writer” or “helper” are identities that both supersede and outlast the more transitory categories of contractor, gig worker, or temp employee. Another direction for additional research is to further investigate the relationship between work attributes, work arrangement, and work satisfaction.

Limitations

We acknowledge that our findings are affected by how we did the research. The findings do not account for all variables of potential significance. The accompanying research papers provide additional background on project limitations.

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The Impact of Work Arrangements on Work-Life Balance



Commonwealth believes that society is stronger and more prosperous when everyone has financial security and opportunity, and employment is a primary avenue of opportunity. Work is about the money that can be earned but work also affects one's sense of self and place in society.

For many people, the nature of work is in flux. All indications are that the Traditional full-time job with one employer will continue to become less common as other work arrangements flourish. Those Non-Traditional alternatives are themselves evolving rapidly. To increase knowledge about how these changes are being experienced by the financially vulnerable (annual household income under \$55,000), Commonwealth conducted a review of current research and then engaged with over a thousand workers nationwide through a survey, in-depth interviews, focus groups, and online. By giving voice to lower-wage people living the changing nature of work, we learn better how to support them in building their financial security and opportunity.

One of the challenges of doing this research is definitional. Given the ongoing changes in the types of work arrangements, how do we define the different types of work arrangements and what terminology do we use to describe them? In this paper, we have chosen to identify 3 broad categories: Freelancers, Traditional, and Non-Traditional, which includes people who work at temp agencies, gig platforms, and are sub-contracted workers. For a full definition of these categories please read "The Impact of Work Arrangements on Worker Identity."

This is one of four briefs highlighting key findings. Two research papers detail methodologies and additional findings. Individual quotes and stories employ pseudonyms.

One of the research questions we asked financially vulnerable Non-Traditional workers was if they chose this work arrangement, what they found attractive about it, what they saw as its principal drawbacks, and how they assessed the tradeoffs between the two. We found that they have mostly chosen this work and believe the benefits outweigh the drawbacks. Non-Traditional work provides them with the privilege of choice - enabling them to choose work suited to their household circumstances, professional desires, and personal needs.

What is the role of choice in non-traditional work?

We found that most Non-Traditional workers willingly chose this work. A few did not feel they had a choice, for example, because they had an immediate need for income most easily fulfilled through Non-Traditional work. We spoke with multiple Non-Traditional workers who, at first, left Traditional work after friends referred them to it. Once they did the work, they found themselves drawn to its characteristics. For example, many gig workers reported leaving Traditional work because it was too constricting, and they heard that gig work would allow them to have more control over their schedules. Lucy, a 31-year-old woman doing gig work in New York, said she enjoyed the money she was making at her accounting job but hated the hours and decided that "it just wasn't (her) thing." Her gig work allowed her to make money and structure her work schedule around her son.

We also heard from people who wanted to work while pursuing other professional aspirations or personal passions. The ease of earning income from Non-Traditional work made this possible. Victoria, a freelance writer in Colorado, left her job in corporate human resources because she felt she had strayed too far from her passion of journalistic writing. She now feels more fulfilled in her work.

No matter how they became Non-Traditional workers, most of our research participants are satisfied with their work. In our nationwide survey, only 31% of Non-Traditional workers reported dissatisfaction with their current work.

What makes non-traditional work attractive?

In our in-depth interviews, we asked Non-Traditional workers to identify two to three words to describe how they felt about their work and why. This word cloud represents their responses:



Flexible

Flexibility is seen as a major benefit to many. Workers said that this flexibility allowed them to have more control over their lives. The most common example of this was being able to spend more time with family. Barbara, a 47-year-old woman driving for a gig platform in Nevada, has two special needs children so she always needs to be available in case something happens at school. This has prevented her from working a Traditional job, which would not provide her the flexibility to be available for her children when needed. Danielle, a 30-year-old woman working for a temp agency in California, used to work as a retail manager and made good money while enjoying the work. “But in retail, especially in management, you have no life outside of retail,” she said. “It was too time consuming and took away too much time from my family.”

“The schedule flexibility of non-traditional work enabled them to better integrate their work schedules into their day-to-day lives.”

Another example of how flexibility gave workers a sense of control over their lives was from workers who wanted to pursue their professional passions, such as becoming a musician, a writer, or a business owner. Non-Traditional work’s flexible schedules freed up time and energy to focus on these pursuits while still making sufficient income. Laura, an Uber driver in Massachusetts, was passionate about real estate and used her income from driving to make ends meet while she advanced her real estate career. Drew, a freelance writer in New York, left what he described as “the drudgery of being a production assistant” to pursue his true passion for digital media and writing. He used income generated from TaskRabbit to support himself when his writing income was insufficient.

Workers also shared that the schedule flexibility of Non-Traditional work enabled them to better integrate their work schedules into their day-to-day lives. Rhonda, a sub-contracted home care quality assurance nurse, was able to work the hours she wanted while going to school. The additional education would accelerate her nursing career and allow her to eventually launch her own nonprofit. Joan needed a flexible schedule because ongoing grief from the loss of her daughter made it hard to work at certain times of the day.

These examples demonstrate that flexibility is a highly valued characteristic of Non-Traditional work because it allows workers to have their work support other life needs - family needs, need for fulfillment, or scheduling needs.

Interesting

The workers we spoke with often described their work as “interesting” because of the variety of the work. They were exposed to new experiences, going places they would not otherwise go (drivers and taskers, mostly) and doing something different each day, week, or month. This variety combined with the opportunity to be fully engaged with and by the work was exciting for workers. Sandra, a 59-year-old in Massachusetts, has multiple sources of income including gig economy recruiting, owning her own small shop, and working as a psychic. She has always worked in Non-Traditional arrangements and loves it. “I’ve always done gig work, even before there was a gig economy. It’s what I’m drawn to—the exposure is different from working a 9 to 5 job.”

Fulfilling

A powerful desire to both help and interact with others was another common theme. Workers valued the numerous and consistently different interactions. We heard “I love meeting new people” time and time again. This type of work – driving someone somewhere, completing a task for someone, or even pointing someone in the right direction as a security guard – can also be more rewarding because the impact can be seen. Research has found that recognition for one’s work is important to people, and our research suggests recognition

may be built into Non-Traditional work in different ways than Traditional work. Elizabeth, a 32-year-old woman sub-contracted as a personal care assistant to special needs children in Pennsylvania, said it was a priority for her not to feel like “another body working for a company,” which was her experience in her prior Traditional job. The recognition she feels every day from the families she works with makes her work fulfilling.

“Recognition for one’s work is important to people.”



Independence

Independence – control over what one does, when it is done, how it is done, and for whom – figured prominently in descriptions of Non-Traditional work. Many people described “breaking away from the ‘9 to 5 norm,’” and not having to “sit behind a desk” or “be on someone else’s clock” as examples of this independence. Damon, a 28-year-old doing both freelance and task-based gig work in New York, best expressed these sentiments about traditional work: “You’re working forty hours a week for someone else’s company and someone else’s dream. You can make a lot of money and still not be happy.”

What are the drawbacks of non-traditional work?

Workers also identified drawbacks in doing Non-Traditional work. Stephen, a 34-year-old in Kentucky doing contract work as a public health consultant, said the biggest challenge was “Not being sure about work coming in. It’s very stressful. The insecurity and instability of it all is the biggest risk.” This sentiment was echoed by many workers saying that this work arrangement was “unstable.” The results from our nationwide survey also supported this finding with significantly more Non-Traditional workers reporting that they had “no idea” about their future income prospects.

“Lack of access to benefits is a well-documented drawback to non-traditional work; health insurance and retirement benefits are largely non-existent.”

Gig economy workers also discussed the problems they experienced with the gig platforms. They felt strongly that many of these companies prioritized the needs of customers over the needs of the platform workers. Andrea, a 47-year-old driver for two ride platforms in California, said, “It is pathetic the way they treat their drivers.” She only continues to drive because she enjoys the work more than she dislikes the platforms. Workers reported that platforms are not always easy to navigate and can make finding gigs difficult. Sarah, a 32-year-old gig worker in New York, said, “It seems like every other week they make it more difficult for people to find you and hire you.” She also felt that the platform unpredictably increased the percentage deducted from each payment and changed the perks available to workers. In our nationwide survey, Non-Traditional workers reported the least positive relationships with their “employers.”

Lack of access to benefits is a well-documented drawback to Non-Traditional work; health insurance and retirement benefits are largely non-existent. From our nationwide survey of workers, we found that workers want these benefits: 85% of Non-Traditional respondents ranked health insurance and 52% ranked access to retirement savings in the top 3 of preferred benefits.

How do Non-Traditional workers view the tradeoffs?

Non-Traditional workers acknowledged that their work and financial lives could be improved but they mostly said they currently do not have plans to stop doing this type of work; they believe the benefits outweigh the drawbacks. Although workers identified the “unstable” nature of Non-Traditional work as a drawback, our nationwide survey found that having a predictable income was a lesser priority among these workers. For some, this uncertainty can even be exciting, which attracts them to the work. Adrian, an independent manager, producer, and designer in Pennsylvania, said that he’s always nervous about new ventures and the timing of opportunities coming to him, but that “it’s a good kind of nervousness.” The uncertainty of their work lives is not ideal, but they accept that this is an aspect of their chosen work arrangement.

For the gig workers who had issues with their platforms, those issues were not significant enough to negate their positive feelings about the work, including the new interactions drivers had with every passenger or the fun taskers had with the variety of projects they completed.

Workers also considered the disadvantages of Traditional work in choosing their work. Many specifically called out the problems of peers in Traditional work. Bad relationships with coworkers, horror stories about supervisors, and sitting in the same office every day doing the same “monotonous work” were common threads workers shared about traditional jobs. Although few of the workers we spoke with had retirement savings or access to benefits generally, this is true for many in low-wage traditional jobs. Stephanie, a 46-year-old who loves her work as a driver in Georgia, went so far as to say that “I hear all of my friends on Friday complaining about their week and being so happy that it’s Friday. I don’t feel that way. For me, any day could be Friday.”

“Bad relationships with coworkers, horror stories about supervisors... were common threads workers shared about traditional jobs.”



What are some implications?

The privilege of choice – the opportunity to find employment suited to their household circumstances, professional desires, and personal needs – that Non-Traditional work offers to workers is a potential benefit to everyone: employers, families, and communities. When workers are not interested in their work or cannot adapt it to their personal or familial obligations, employers suffer the consequences in high turnover, absenteeism, and underperformance.

A good job should include an assessment of fit with the individual's life at a specific moment in time. Certain work arrangements simply do not fit. A Traditional job may be poorly suited for someone who has to be on call for their family throughout the day. If a person needs to feel like they are their own boss, then working “on someone else's clock” might not satisfy them. Our research revealed that these types of considerations are in fact what lead many people into Non-Traditional work.

Solutions could be developed to support workers in finding a work arrangement that meets both their immediate and longer-term needs. It could help workers understand the benefits and challenges of different work arrangements to help them make an informed decision.

People working in arrangements that best meet their personal and professional needs strengthens the social fabric and encourages prosperity that enhances financial opportunity for all.

“The privilege of choice that non-traditional work offers to workers is a potential benefit to everyone.”

Limitations

We acknowledge that our findings are affected by how we did the research. The findings do not account for all variables of potential significance. The accompanying research papers provide additional background on project limitations.

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The Changing Nature of Work

Amplifying the Voice of the Financially Vulnerable Worker

Research Paper: Qualitative Research Methodologies



Commonwealth believes that society is stronger and more prosperous when everyone has financial security and opportunity, and employment is a primary avenue of opportunity. Work is about the money that can be earned but work also affects one's sense of self and place in society.

For many people, the nature of work is in flux. All indications are that the Traditional full-time job with one employer will continue to become less common as other work arrangements flourish. Those Non-Traditional alternatives are themselves evolving rapidly. To increase knowledge about how these changes are being experienced by the financially vulnerable (annual household income under \$55,000), Commonwealth conducted a review of current research and then engaged with over a thousand workers nationwide through a survey, in-depth interviews, focus groups, and online. By giving voice to lower-wage people living the changing nature of work, we learn better how to support them in building their financial security and opportunity.

One of the challenges of doing this research is definitional. Given the ongoing changes in the types of work arrangements, how do we define the different types of work arrangements and what terminology do we use to describe them? In this paper, we have chosen to identify 3 broad categories: Freelancers, Traditional, and Non-Traditional, which includes people who work at temp agencies, gig platforms, and are sub-contracted workers. For a full definition of these categories please read "The Impact of Work Arrangements on Worker Identity."

We have published four briefs highlighting key findings. This is one of two research papers detailing methodologies and additional findings.

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:

Age	
23-32	15
33-42	13
43-52	7
53-62	4

Region	
Northeast	11
Midwest	7
South	11
West	10

Gender	
Male	11
Female	28

Race	
White	16
Black	16
Hispanic	4
Asian	2
Mixed	1

Worker Types	
Temp Workers	8
Gig Workers	10
Contract Workers	10
Freelancers	11

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:

Age	
23-32	5
33-42	8
43-52	3
53-62	0
Over 62	1

City	
Boston	6
Oakland	7
Rockford	4

Gender	
Male	7
Female	10

Race	
White	11
Black	3
Hispanic	0
Asian	2
Mixed	1

Worker Types	
Temp Workers	1
Gig Workers	4
Contract Workers	2
Freelancers	10

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:

Age	
23-32	3
33-42	0
43-52	2
53-62	0
Over 62	1

Race	
White	4
Black	1
Hispanic	1

Gender	
Male	1
Female	5



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 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)

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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 unfairly
 - 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 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?

The Changing Nature of Work

Amplifying the Voice of the Financially Vulnerable Worker

Research Paper: Nationwide Survey

Introduction

Commonwealth believes that society is stronger and more prosperous when everyone has financial security and opportunity, and employment is a primary avenue of opportunity. Work is about the money that can be earned but work also affects one's sense of self and place in society.

Work is about the money that can be earned but work also affects one's sense of self and place in society.

For many people, the nature of work is in flux. All indications are that the Traditional full-time job with one employer will continue to become less common as other work arrangements flourish. Those Non-Traditional alternatives are themselves evolving rapidly. To increase knowledge about how these changes are being experienced by the financially vulnerable (annual household income under \$55,000), Commonwealth conducted a review of current research and then engaged with over a thousand workers nationwide through a survey, in-depth interviews, focus groups, and online. By giving voice to lower-wage people living the changing nature of work, we learn better how to support them in building their financial security and opportunity.

We have published four briefs highlighting key findings. This is one of two research papers detailing methodologies and additional findings. Individual quotes and stories employ pseudonyms.

This paper details the nationwide survey we conducted to examine how the nature of the work lives of lower-wage workers impacts their financial lives and their relationship to work with: 1) an explanation of the methodology (the data collection process, its limitations, and the analysis technique); 2) the demographic characteristics of the respondents; and 3) substantive findings (related to financial issues, workplace issues, and resource connections).



Methodology

Data Collection

Qualtrics administered the survey, placing it in the field on November 14, 2017. We instructed Qualtrics to recruit respondents meeting the following screening criteria and quotas:

- Household income (self-reported) of \$55,000 or less.
- 50% of respondents self-defined as Traditional workers (answering “I work directly for one employer in a full-time ‘Traditional’ job”).
- 12.5% self-defined in each of four Non-Traditional categories:
 1. Gig (“I work as part of the ‘gig economy,’ where I receive paychecks from an organization but act as my own boss”)
 2. Temp agency (“I find my work through a temp agency”)
 3. Freelancer (“I work as a freelancer, and don’t report directly to any one employer”)
 4. Sub-contractor (“I work for and am paid by an agency that does specific work (such as custodial, security, food services etc.) for other companies”)

The 1,003 respondents included 501 Traditional workers and 125 or 126 in each of the Non-Traditional worker categories. Of these, 45 reported having multiple jobs with none as a primary job, and these were excluded from this analysis, resulting in a final sample size of 958. The median response time was 6.6 minutes.

Limitations

As with all research projects, our findings are limited by the choices we made about methodologies. All data are self-reported by respondents and therefore are not verified. We engaged with workers from all geographic regions, industries, ages (over 18), genders, and races, but we used a convenience sample, so it is not representative of the broader U.S. population. Our research was conducted in English and required access to the internet. Individuals responding to the survey chose to talk about their work lives, and this willingness could have biased our findings.

Our use of the term “job” may have affected our findings. Of survey respondents identifying as Traditional workers, temp workers, or freelancers, 95% reported having only one primary job; and this was true of 80% of self-defined gig and sub-contracted workers. Emerging research has found that survey questions that ask about “jobs” may be missing important information, because workers do not consider part-time or occasional work as “jobs.” We also did not collect information about the number of hours worked at the primary job and whether the earnings were a primary or secondary source of income.

We focused our analysis only on the impact of work classification on responses. It could be that additional analysis through other lenses – including income, race, gender, geography, or occupation/industry – would affect the findings. We hope in the future to conduct these analyses (or have others do so with our data set). Additional research might also be done using lenses that we did not address, such as immigration status, rural vs. urban, or criminal background status.

Analysis Technique

We analyzed the data through two lenses. First, we looked at differences in responses based on the five categories that respondents used to self-identify for their current primary “profession and employer” at the start of the survey.

Current conceptualizations of worker classification suggest two broad groups. The first consists of “Traditional workers” who tend to receive W-2s and have workplace benefits such as health insurance and retirement plans. The second or “Non-Traditional” group – represented by the survey categories of gig, temp agency, freelancer, and sub-contracted – would tend not to have Traditional work attributes such as receiving W-2s and health and retirement benefits. However, in our first analysis we discovered discrepancies between how people self-identified and the work attributes that we would have expected them to report. For example, only 57% of people who identified as a “Traditional Worker” said they received a W-2 and only 35% indicated they had health insurance and retirement benefits.



Given that self-reported work attributes did not align with the initial conceptualization, we pursued a second set of analyses that used Latent Class Analysis (LCA) to identify commonly occurring sub-groups of individuals within the data. In the LCA, we considered both how individuals self-identified their work arrangement as well as the work attributes they reported (a predictable work schedule, a guaranteed number of hours, receiving a W-2 tax forms, ability to get health insurance or retirement plan through work, ability to keep current job for the foreseeable future, having one main employer, having access to the tools necessary to do my job, on-the-job training), attributes selected based on our literature review.

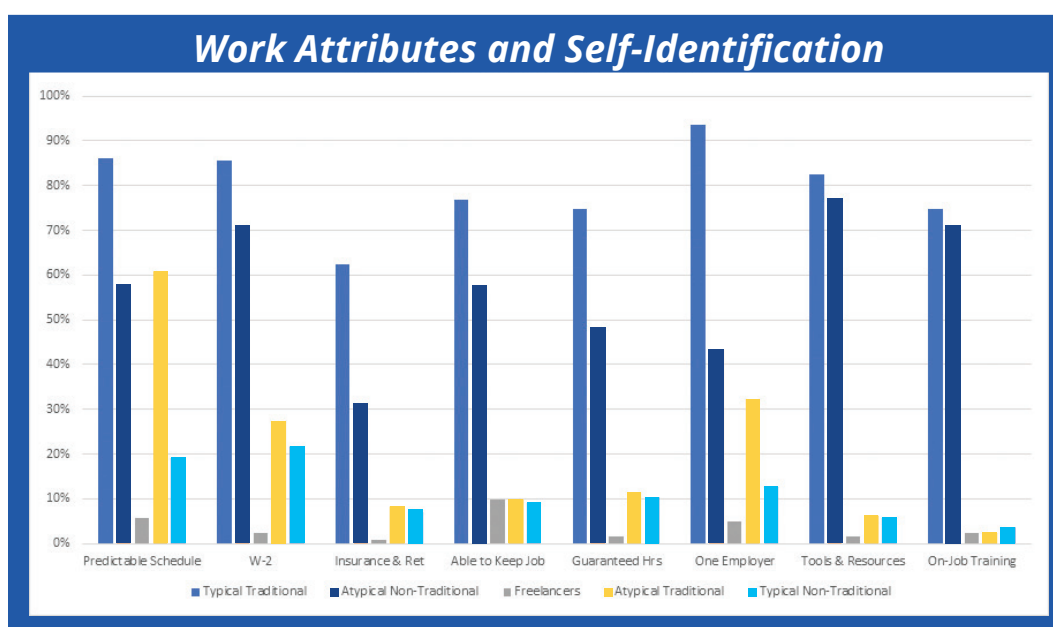
The results of the LCA suggested five sub-classes of respondents: two distinct groups of Traditional workers, two distinct groups of Non-Traditional workers, and a fifth group comprised entirely of freelance workers.

<i>Traditional</i>		<i>Non-Traditional</i>		<i>Freelancers</i>
Typical	Atypical	Atypical Non-Traditional	Typical Non-Traditional	Freelancers
High Attributes	Low Attributes	Moderate	Low Attributes	Low Attributes

The Traditional worker class was evenly split between the two groups of Traditional workers. Individuals in the first group – designated as Typical Traditional – tended to have high scores on all work attributes (e.g., receives a W-2, has insurance and retirement benefits, has guaranteed hours, etc.). The second group – the Atypical Traditional – tended to score low on work attributes (e.g., does not receive a W-2, does not have insurance and retirement benefits, hours are not guaranteed, etc.).

The Non-Traditional class was less evenly split. Atypical Non-Traditional (approximately 8% of the sample) represented mostly sub-contracted workers but also a mix of temp workers and “gig” employees, and they had moderate scores on the work attributes. The designated Typical Non-Traditional workers group (approximately 30% of the sample) were a mix primarily of temp, gig, with some subcontracted workers. They had low scores on all work attributes. A fifth category of Freelancers constituted respondents who self-identified as such and had low scores on all the work attributes.

In all, the results of the LCA suggested five subgroups of workers with profiles of work attributes that do not align with current conceptualizations of “Traditional” and “Non-Traditional” workers. The LCA demonstrated instead that there are distinct subgroups within both conventional categories, composed of individuals who report dramatically different working conditions and experiences. As such, rather than using individuals’ self-identified worker classifications we used the five-group worker classification system identified by the LCA in the subsequent analyses. Figure 1 highlights the distinctions among the groups by displaying the percent of individuals within each group endorsing each of the work attributes:



Respondent Demographics

Gender & Race

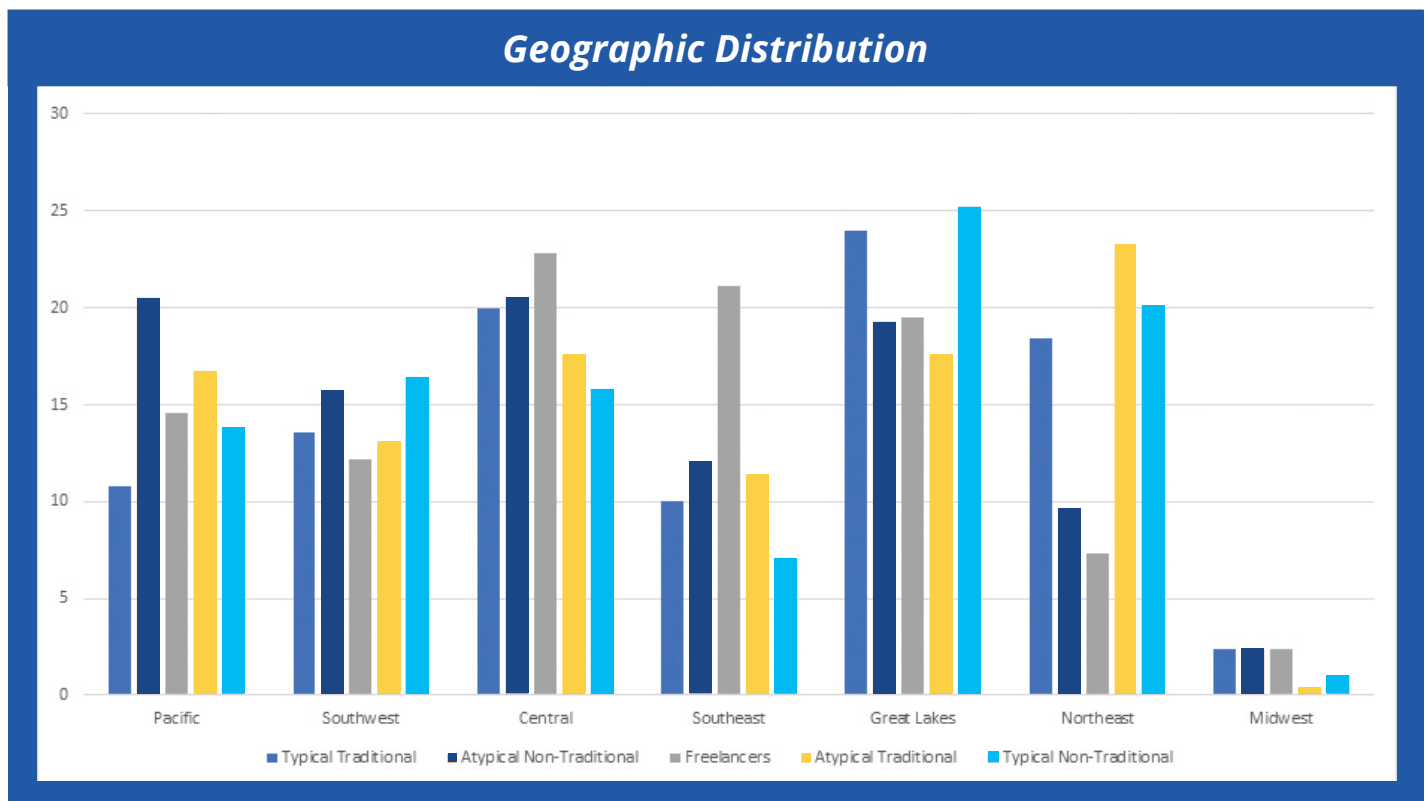
Overall, 75% of respondents were female (consistent with other Qualtrics surveys), ranging from a high of 81% among the Atypical Non-Traditional group to a low of 72% among Freelancers.

The breakdown by race/ethnicity overall was 67% white, 14% black, 11% Hispanic, and 8% other. Whites were somewhat more prevalent among Typical Traditional and Freelancers than among respondents as a whole. Persons of color were more represented among Atypical Non-Traditional and Atypical Traditional groups.

Class Membership	Race/Ethnicity				Gender
	White	Black	Hispanic	Other	Female
<i>Typical Traditional</i>	78.8%	9.6%	6.0%	5.6%	78.7%
<i>Atypical NT</i>	67.5%	12.0%	10.8%	9.6%	81.3%
<i>Freelancers</i>	78.0%	9.8%	4.9%	7.3%	72.1%
<i>Aypical Traditional</i>	60.0%	16.3%	15.1%	8.6%	74.2%
<i>Typical NT</i>	59.3%	18.2%	12.8%	9.8%	76.4%

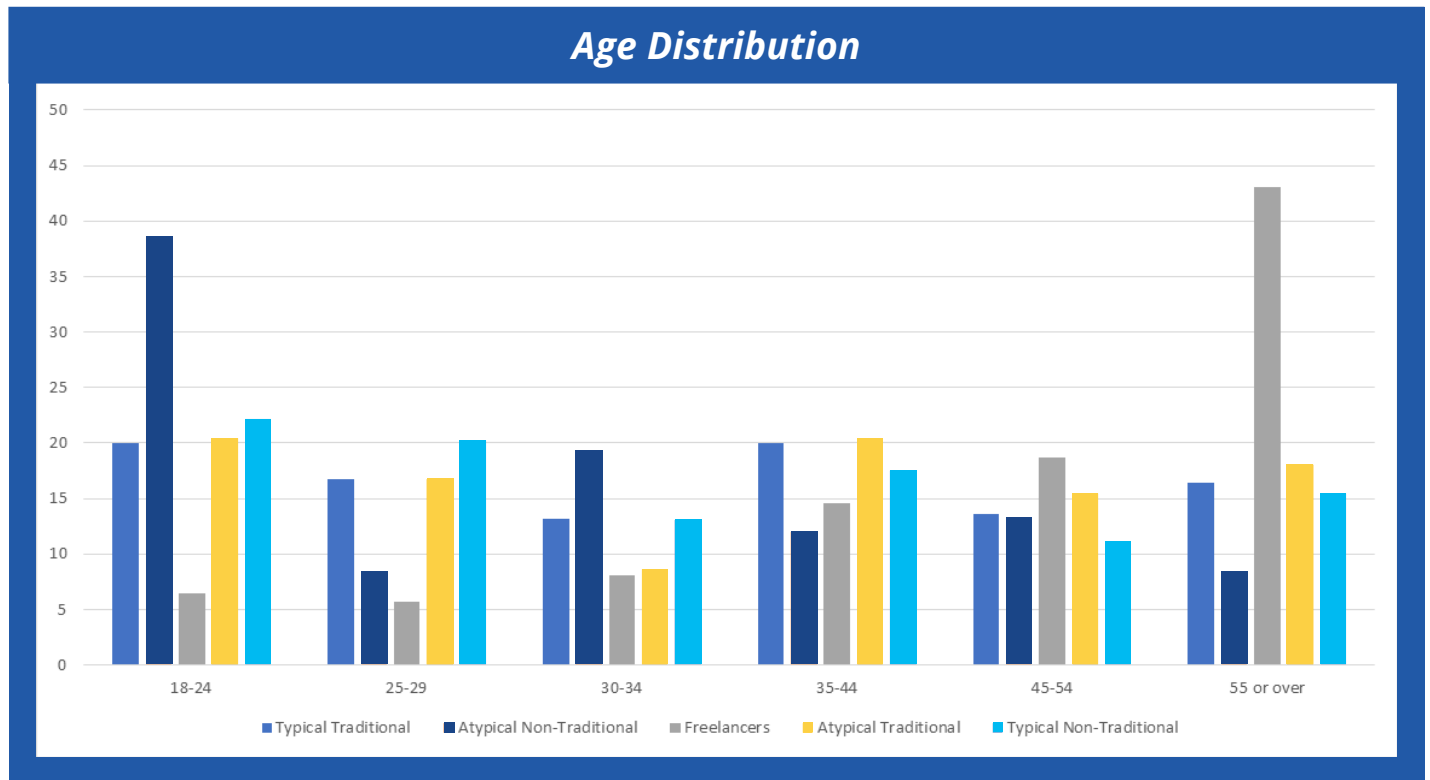
Geophy

Respondents were from all states except South Dakota, plus the District of Columbia. The highest representation was from California (9.5% of respondents).



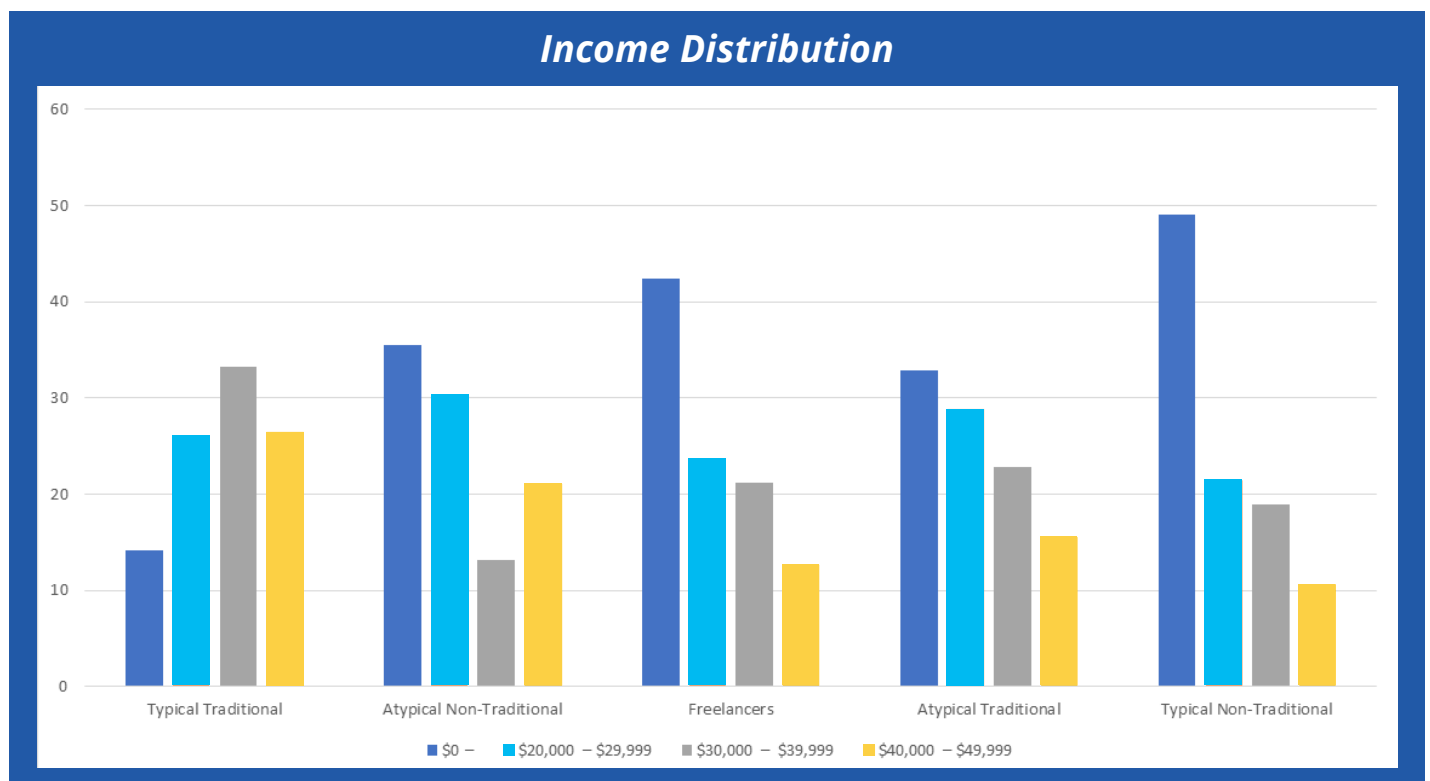
Age

The median age group among all respondents was 30-34. Among the work categories, Freelancers were disproportionately older, and the Atypical Non-Traditional Mixed group was disproportionately age 18-24.



Income

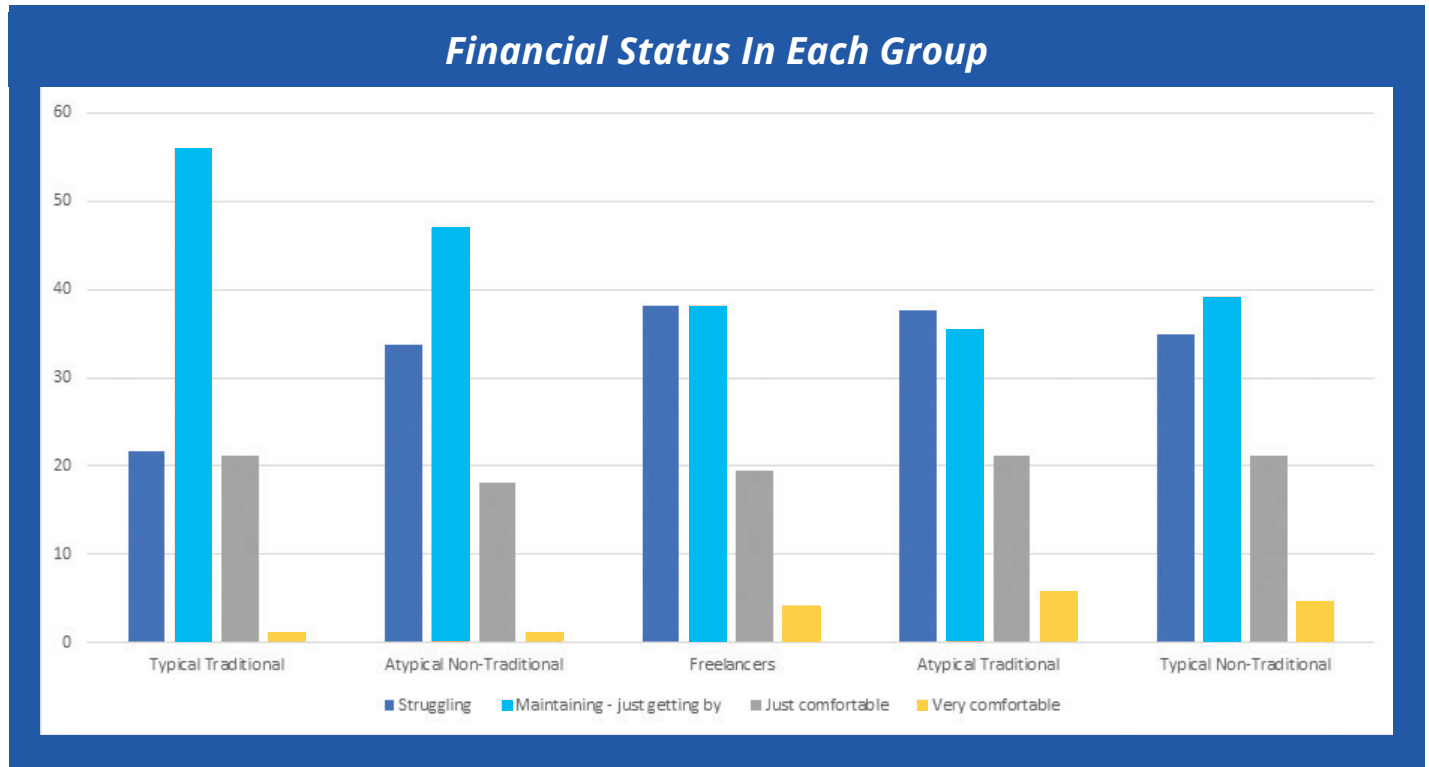
The largest income representation among all groups except for the Typical Traditional workers was the lowest range (household annual income under \$20,000), with nearly half of the Typical Non-Traditional respondents in this range.



Substantive Findings – Financial Issues

Income Sufficiency

Three-quarters of all respondents (combining all five work classifications) said they were “struggling” or “just getting by.” Even people at the upper levels of our financial vulnerability income screen reported “struggling”: 21% of people with annual household incomes between \$30k-\$39k and 22% of people with incomes between \$40k-\$49k reported they were “struggling.”



We asked about perceptions of the sufficiency of number of hours worked, treating the responses as a continuous variable from “working the number of hours I want” to “not having enough hours.” Typical Traditional workers were the most satisfied with the number of work hours (93%). Atypical Traditional workers reported a high level of satisfaction (84%), but the gap was statistically significant. Both Non-Traditional and Freelance categories all ranked lower (with little difference among the three), with around two-thirds reporting they consistently/usually worked the number of hours they wanted, and a third reporting sometimes/never not having enough hours.

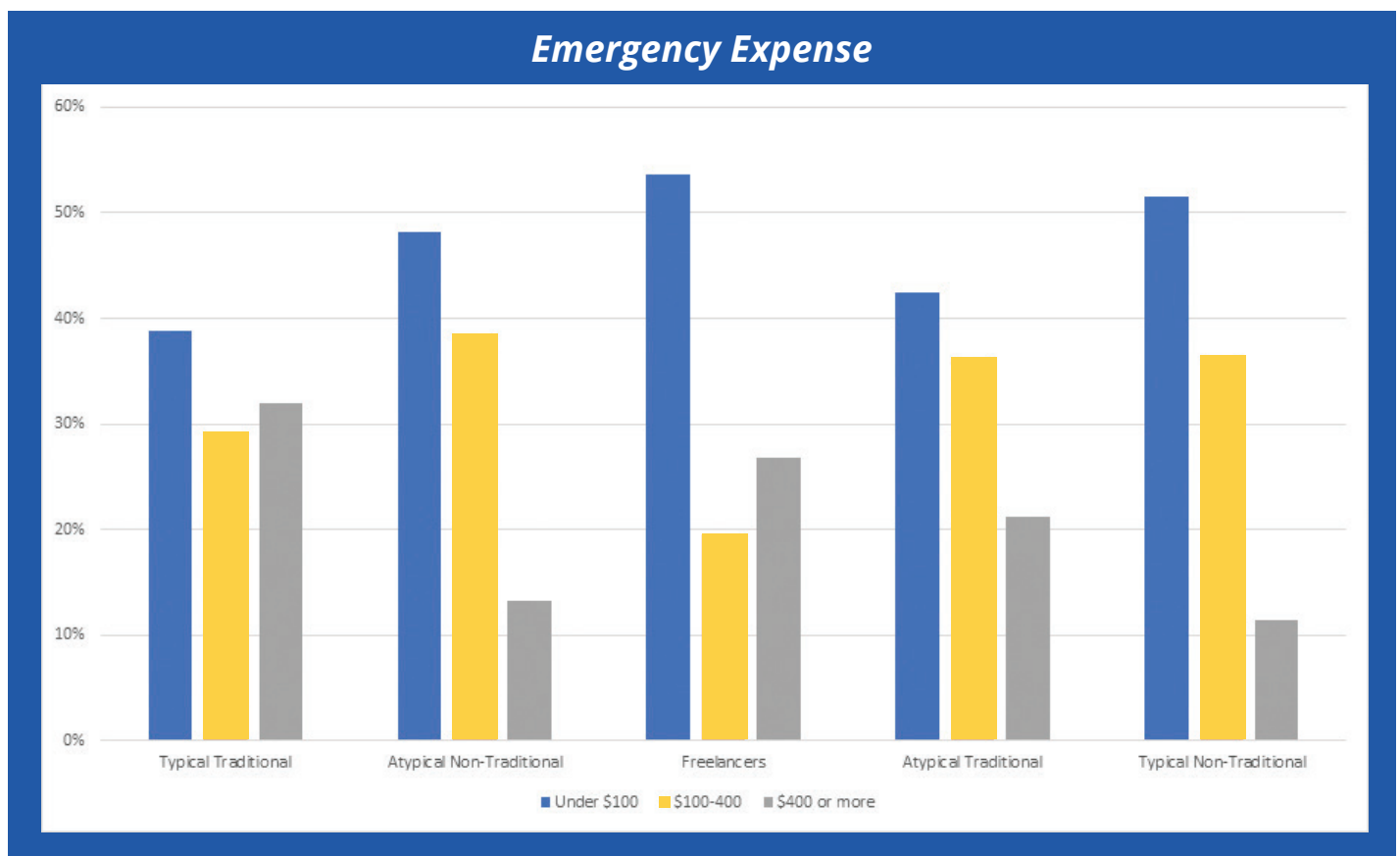
We analyzed separately the response option “I have more work hours than I’d like.” The Atypical Traditional workers were most likely to indicate having had more work hours than they’d like (32%), and this was significantly greater than the other groups (17%), among which there were no statistically meaningful differences.

Income Volatility

- All workers reported income volatility, ranging from 29% for Atypical Traditional workers to 63% for the Atypical Non-Traditional group.
- The two Traditional worker groups (Typical and Atypical) had the least income volatility; however, there was a statistically significant difference between these groups, with the Typical Traditional reporting greater volatility.
- The two Non-Traditional worker classifications reported significantly higher income volatility.
- Freelancers reported slightly less income volatility but the difference was significant from all other groups.
- The responses from the Typical Non-Traditional group indicate that they may experience high rates of volatility but can usually predict it: only 20% reported both that their income changed and that it was unpredictable.
- Nine out of ten workers (regardless of classification) said that not being paid on time had happened to them, but not many times.

Expense Volatility

- As a whole, 32% of respondents reported needing a medical treatment in the prior twelve months that they did not get because they could not afford it; the rate was significantly higher (41%) among the Atypical Non-Traditional group.
- The survey asked about the largest emergency expense that they could pay right now using money saved in a checking/savings accounts or cash:
 - > Under \$100 was the most common response across all categories of workers, ranging from 39% for Typical Traditional workers to 54% for Freelancers.
 - > Freelancers also had the highest rate (27%) of being able to pay more than \$400.
 - > Even in the highest income range, a third of workers could cover only an expense of less than \$100.



Taxes

Workers were asked about various tax-related worries: owing money at tax time, filling out tax forms correctly; having the correct receipts and paperwork needed for filing, knowing when and how frequently to make payments. We computed a summation score that we treated as a continuous variable (0 = no worries to 4 = four worries). We analyzed separately responses to this question that identified “paying for tax services” as a concern.

- Atypical Non-Traditional workers were significantly more worried about taxes than individuals in any other class.
- Typical Traditional workers were the second most likely to report tax-related worries and were worried at significantly higher levels than Atypical Traditional, Typical Non-Traditional, and Freelancers.
- Nearly a third (31%) of Typical Traditional workers were worried about being able to pay for tax filing services. This was significantly higher than for any other group.

We also asked respondents to rate from 1 (Not all true) to 4 (Very true) the statement: “I am confused about how my taxes worked”:

- Atypical Non-Traditional were the most confused by their taxes with a mean score of 2.47.
- Typical Traditional and Freelancers were the least confused about their taxes with mean scores of 2.05 and 1.97, respectively.

Financial Paperwork

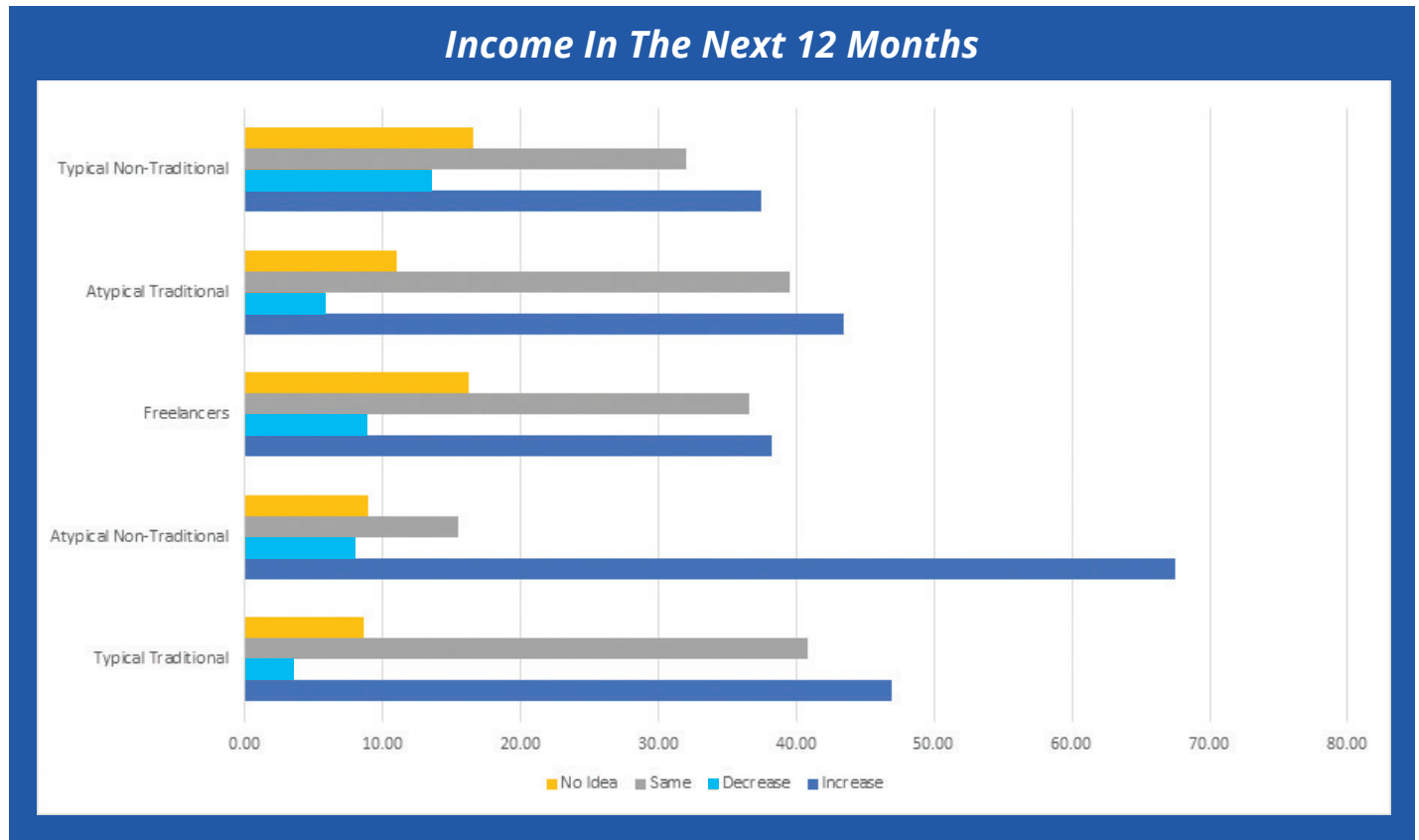
We asked workers if they had ever run into issues due to not receiving adequate financial paperwork (such as paystubs, tax documents, etc.).

- The majority of workers across all classifications indicated this was not an issue. Freelancers (81%) and Typical Traditional workers (87%) were significantly less likely to report it as an issue.
- A quarter of all workers in both Non-Traditional categories reported that this was “sometimes an issue but not a major problem,” as did 15% of Atypical Traditional workers.
- The same shares (15%) of the two Non-Traditional groups and the Atypical Traditional workers rated this as a serious issue.

The Financial Future

Asked about their income expectations over the next twelve months:

- Typical Non-Traditional (68%) were significantly more likely to expect an increase.
- The lowest incidence of anticipated increase (38%) was among the Typical Non-Traditional group and they were significantly more likely to have no idea about future income (17%).
- Both Traditional groups were the most likely to expect having the same income over the next twelve months (at 41% and 40%, respectively). This was not statistically different from Freelancers but significantly different from the two non-traditional groups.



In the coding for the survey question asking about retirement savings plans, higher scores indicate a better plan (i.e., having a dedicated retirement savings account and setting aside a portion of salary each month). The spread of scores was small (only about a half-point difference between the highest and lowest average scores), suggesting that all types of financially vulnerable workers struggle to save for retirement. Typical Traditional and Atypical Traditional workers scored higher than all other classes on the aggregate retirement savings score; still, 27% and 23%, respectively, reported no plans to start saving for retirement soon, equivalent to the rate (26%) among Typical Non-Traditional workers.

Substantive Findings – Workplace Issues

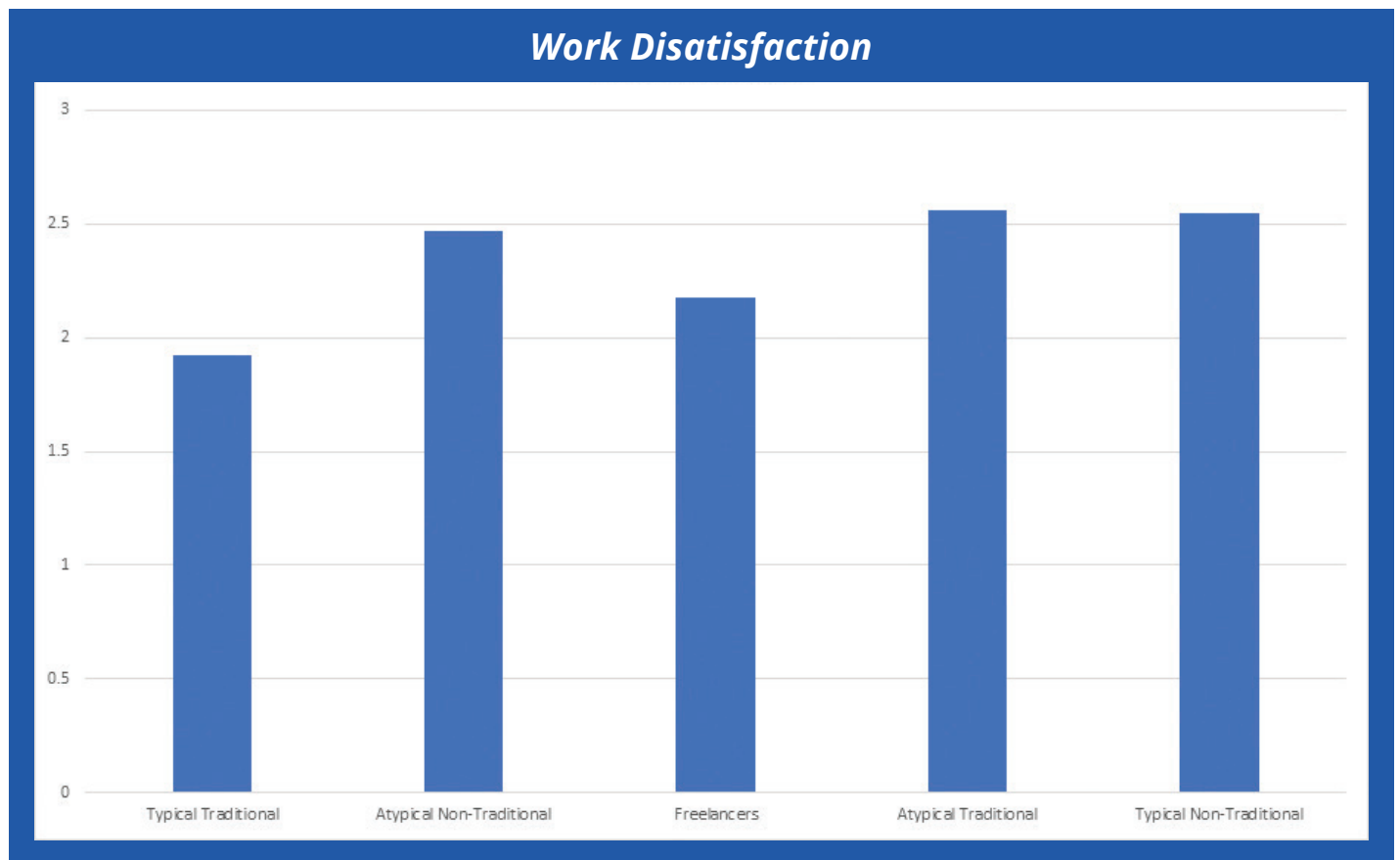
Work Satisfaction

For the question asking directly “how satisfied are you with your current work?,” mean scores for all five worker groups were between 3 (neither satisfied/nor dissatisfied) and 4 (somewhat satisfied). Within this range, Typical Traditional workers were statistically significantly more satisfied than workers in any other class. Typical Non-Traditional workers were the least satisfied.

Conversely, we asked respondents to rate a series of statements from 1 (Not at all true) to 5 (Very true):

- I don't have access to the types of benefits I wish I did (health insurance, retirement savings, etc.)
- My work makes it hard for me to manage and schedule my life outside of work
- My work makes me feel socially isolated or cut off from other people
- I have had issues getting paid the right amount or on time

Because there was consistency in the responses across these statements, we were able to group the answers statistically into a single measure of “work dissatisfaction.”



Typical Traditional workers had significantly lower levels of work dissatisfaction than individuals in all other classes. Freelancers expressed the second lowest level of work dissatisfaction, and this was significantly lower than dissatisfaction among the remaining three worker categories. There was no statistical difference between the two Non-Traditional categories and the Atypical Traditional category. This may indicate that work attributes play a key role in job satisfaction.

Work Autonomy

We asked workers to rank as “not at all true,” “somewhat true,” or “very true” if the following work qualities were present in their primary job:

- flexible hours
- control over schedule
- sense of independence
- amount of variety
- ownership/control over how to do the work

Consistency in the answers enabled construction of a single measure of “autonomy.”

Freelancers had the highest autonomy score, which was significantly higher than for all other classes. There were no statistically significant differences among the other four groups, with a mean score of 2.03 out of 5.

We also asked workers to rate the individual autonomy qualities as not important, neutral, or very important. Except for “sense of independence,” Freelancers ranked these factors as “very important” significantly more often than all the other groups (over 60% chose this ranking for each item). On “sense of independence,” 66% of Typical Traditional workers designated it “very important,” compared to 61% of Freelancers. Non-Traditional workers scored all autonomy qualities lowest in importance (i.e., “very important” least frequently and “not important” most frequently).

Relationship with Employer

We asked workers to rate (on a 1 to 5 scale) various aspects of the relationship with their employer, from which we were able to assign a single combined score. Typical Traditional and Atypical Non-Traditional workers reported the most (and similarly) positive relationships with their employers. This was significantly higher than the scores for the other classes. Atypical Traditional and Non-Traditional workers reported the least positive relationships with employers (significantly lower than the other groups).

Supporting Personal Goals

The survey presented three statements and asked whether they were true (on a 1 to 5 scale):

- I feel that it is important to build skills so I can advance my work or career
- I feel that my current work will help me achieve my financial goals
- I feel that my current work will eventually help me to build a better life for myself

Typical Traditional, Atypical Traditional, and Atypical Non-Traditional workers were more confident that their work was supporting their goals than Non-Traditional workers and Freelancers (between the latter two groupings there was no statistically meaningful difference in scores).

Importance of Benefits

The survey asked respondents to drag and drop the following benefits until there were ranked in order of personal importance:

- Steady, predictable income
- Health insurance
- Access to retirement savings
- Disability insurance
- Paid vacation/sick time
- Other (Please specify):

Across all worker classifications, a steady predictable income was ranked as most important by the majority of respondents; however, there was a large range: from 54% for Non-Traditional workers to 85% for Typical Traditional workers. Among Non-Traditional workers, 27% rated a predictable income 3rd or lower.



Health insurance was ranked 2nd by most workers across all classifications, with 82% or more workers in all groups placing it in the top three.

Access to retirement was in 3rd place for all work classifications except for Typical Traditional workers, who ranked paid time off as 3rd most important (with retirement 4th). Paid time off was in 5th place for the Atypical Traditional, Non-Traditional, and Freelancer groups.

Disability insurance was ranked sixth (last) by all types of workers.

Substantive Findings – Resource Connections

Financial

We asked workers about the resources they use to help handle their day to day finances:

> Checking/Savings accounts

- Typical Traditional had the highest proportion of individuals reporting that they used a checking/and or savings account (94%), and this was statistically significant compared to other groups.
- Typical Non-Traditional workers were the least banked (56%), with only about half of the individuals in this group reporting use of a checking and/or savings account (also statistically significant).
- For the other three groups, about 75% of each reported using a checking and/or savings account.

> Alternative Financial Services

- Overall, few participants in the study reported using alternative financial services.
- The range was 9% among Typical Traditional workers to 19% among the Typical Non-Traditional group.
- Atypical Traditional workers, Non-Traditional Mixed, and Freelancers each had about 10% of individuals reporting use of alternative financial services.

> Borrowing from family/friends

- Only 13% of Atypical Traditional workers reported borrowing money from family and friends.
- For the other types of workers, about 25% reported borrowing money from friends and family.

> Use of Apps

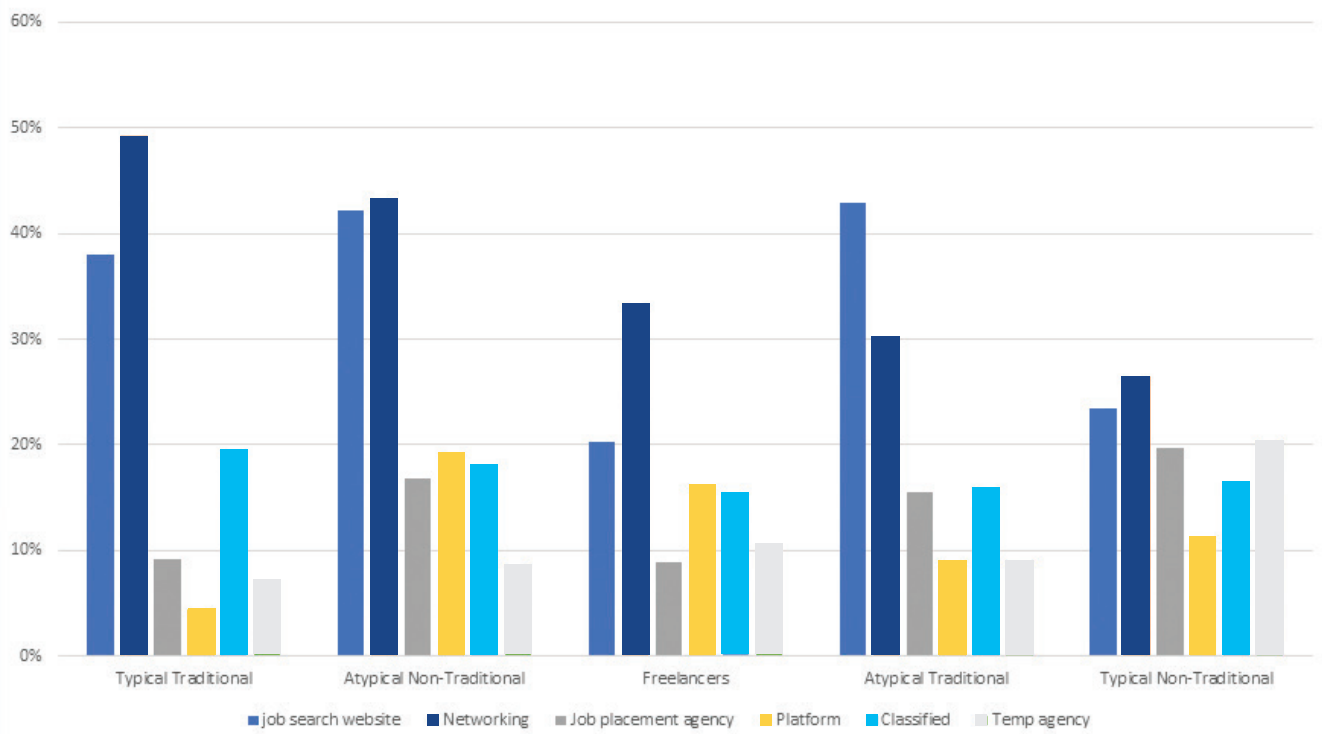
- Overall, few respondents reported using financial apps to help with tasks such as saving, budgeting, or investing.
- The greatest (and significant) difference was between Atypical Non-Traditional workers (19% reporting use of financial apps) and Freelancers (5% use). This may be explained by the Atypical Non-Traditional group being significantly younger than the other groups and the Freelancers significantly older.
- For the other three groups, 10-13% of individuals reported using financial apps.

Job search

Networking and personal connections was the most cited method of looking for work across all worker classifications except for Atypical Traditional workers, who more frequently chose "Job search platform/website (such as Monster, Indeed, etc..)"



Job Search (%)



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