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**Exploring Online and Offline Informal Work: Findings from the  
Enterprising and Informal Work Activities (EIWA) Survey**

**Barbara Robles and Marysol McGee**

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# Exploring Online and Offline Informal Work: Findings from the Enterprising and Informal Work Activities (EIWA) Survey

Bárbara J. Robles

Consumer and Community Development Research

and

Marysol McGee

Community Development

Board of Governors of the Federal Reserve System

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## Abstract

The growing prevalence of alternative work arrangements has accelerated with the rapidly evolving digital platform transformations in local and global markets (Kenny and Zysman, 2015 and 2016). Although traditional (offline) informal paid work has always been a part of the labor sector (BLS-Contingent Worker Survey, 2005; GAO, 2015 and Katz and Krueger, 2016), the rise of online enabled paid work activities requires new approaches to measure this growing trend (Farrell and Greig, 2016; Gray et al, 2016; Sundararajan, 2016 and Schor, 2015). In the fourth quarter of 2015, the Federal Reserve Board conducted a nationally representative survey of adults 18 and older to track online and offline income-generating activities as well as their employment status during the six months prior to the surveys. Survey results indicate that 36 percent of respondents undertook informal paid work activities either as a complement to or as a substitute for more traditional and formal work arrangements. We explore the rationale behind respondents' participation in alternative work arrangements by setting questions that capture participant motives and attitudes towards informal offline and online paid work activities. Sixty-five percent of qualified survey respondents indicate that a main reason for participating in informal work is to earn extra income.

**Keywords:** digital economy; on-demand economy; platform economy; gig economy; the collaborative economy; sharing economy; informal paid work; online and offline paid work; fee-for-tasks; supplemental income generation; and income-patching

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## Executive Summary

Alternative, informal and contingent work arrangements have been traditional components of the labor market. The current work ecosystem is rapidly incorporating both offline alternative work arrangements along with an online domain. To better understand the various intersections and protocols for arranging informal paid work or task-for-fees, we designed a survey that captures the various work modes: online and offline. We explore the rationale behind respondents' participation in alternative work arrangements by setting questions that capture participant motives and attitudes towards informal offline and online paid work activities.

The primary findings from the Survey of Enterprising and Informal Work Activities (EIWA) arise from the administration of a nationally representative web-based sample of adults (18 and over) conducted in October/November 2015. By asking our survey respondents whether they engaged in informal online and offline paid work activities in the six months prior to completing the survey, we found an incidence (or participation in enterprising and informal work) rate of 36 percent. The enterprising and informal qualified survey respondents (herein, E & I qualified survey respondents) totaled 2,483. Our survey findings and tabulations explore the motives and attitudes of these E & I qualified respondents engaged in online and offline informal paid work activities.

Why do people engage in E & I work? Sixty-five percent of E & I qualified respondents reported that their main reason for engaging in E & I paid activities was to earn extra money. The remaining respondents (35 percent) reported that they engaged in online and offline paid activities for fun (as a hobby), to network, to maintain or learn new work skills and other reasons.

Who is participating in the online and offline informal paid work activities? For all E & I qualified respondents, fifty-six percent self-identified as formally employed. For those E & I qualified respondents reporting that they are employed, nine percent identified as self-employed (consultants, contractors, and freelancers) and small business owners. Respondents traditionally assumed to be non-working, for example, students (7 percent), retirees (12 percent) and homemakers (8 percent) participate in the online and offline informal paid work activities to varying degrees. We further found that 20 percent of E & I qualified respondents self-identified in multiple categories of full-time and part-time employment (multiple job holders) *and* participated in the online and offline informal work space. Participation in E & I work varies by demographic characteristics of E & I qualified respondents, such as by income, sex, education, region, and race and ethnicity.

How and where do informal online and offline paid work activities occur? Thirty-two percent of E & I qualified respondents participate in online selling of new or used goods, while 13 percent engage in online tasks for pay. Twenty-six percent of E & I qualified respondents reported offline paid work activities such as house cleaning, landscaping and other house maintenance work. Sixteen percent of E & I qualified respondents sold goods and services offline at temporary locations such as flea markets, swap meets, kiosks or mobile vans and trucks.

Perhaps the most compelling finding from the EIWA survey indicates that E & I qualified survey respondents are engaged in a variety of informal paid work opportunities while being traditionally employed and assumed non-employed. These respondents self-report multiple work and income generating identities, such as “self-employed retiree” or “disabled homemaker with part-time home-based business.” Multiple work and non-work identities while generating supplemental income may become more commonplace as digital infrastructure and low intermediation costs continue to be adopted in a growing number of employment sectors.

## Introduction

The goal of the Enterprising and Informal Work Activities (EIWA) survey is to gain a better understanding of the way adults are engaging in the labor force, especially in modes that may not be fully captured by the traditional methods that researchers and official statistics measure “work.” The survey is salient because the availability and adoption of technological tools, the challenges brought on by the Great Recession and other demographic, social and economic factors are likely redefining how adults think about, and therefore interact with, the type of jobs they undertake. These changes pose challenges to researchers and policy makers tasked with measuring and monitoring the current and future state of the country’s employment situation.

One of our main goals is to explore how the various activities of generating income from online and offline paid work contribute to the economic and financial well-being of consumers and households. We seek to better understand the rise of this trend in the context of all households with particular attention on how low-to-moderate income (LMI) households fare and the subsequent spill-over effects for communities and local ecosystems. The research questions we explore in our survey are:

- How prevalent and numerous are enterprising task-for-fee work, renting and selling used items, and other informal work activities among households both online and offline?
- What are the demographics (age, education, ethnicity and race, etc.) of the individuals engaging in E & I work?
- Where do the individuals engaging in E & I work live?
- Are these E & I work activities a significant source of income-patching over a monthly budgetary cycle, a regular and consistent source of income, or both?
- How are households self-reporting their attitudes towards and motivation for engaging in informal paid work?

## Key Findings

In seeking to capture the complete status of individuals participating in occasional, multiple, serial and informal paid work, our survey participants were asked a variety of questions concerning their online and offline paid work activities. From a potential respondent pool of 12,480, a total of 6,898 individuals completed the survey with a total response rate or incidence rate of engaging in enterprising or informal work activities of 36.0 percent (2,483 E & I qualified respondents). The survey results are based on the responses of the 2,483 qualified survey respondents. The E & I qualified survey respondents were asked questions that covered formal employment status as well as multiple jobs, attitudes of the self-employed and small business owners, motivations and reasons for undertaking informal paid work activities and demographic characteristics. All survey questions specifically addressed E & I qualified respondent activity in the six months prior to completing the survey.<sup>1</sup> The key survey findings provide an overview of online and offline informal work activities of the E & I qualified respondents:

### Online and Offline Informal Work

- Thirty-two percent participate in online selling of new/used goods and handcrafts
- Twenty-seven percent performed offline house-cleaning, house sitting, yard work, landscaping and/or other property maintenance work for pay
- Seventeen percent provided offline babysitting and/or child care services
- Sixteen percent sold offline new and used goods at temporary locations such as flea markets, swap meets, garage sales, mobile vans/trucks or stalls/kiosks
- Fifty-seven percent engaged in only one informal paid work activity.

### Formal Work Arrangements

- Fifty-six percent participating in online and offline informal work activities self-reported being employed
- Twenty percent participating in online and offline informal work activities held multiple jobs (full and part-time)
- Nine percent were self-employed, contractors, freelancers and small business owners.

### Motivations and Attitudes for Participating in Online and Offline Informal Paid Work

- Sixty-five percent indicate that the main reason for undertaking informal paid work activities is to earn extra money
- Twenty-five percent report that income from informal paid work activities is “very much” and “somewhat” a *regular/consistent* source of their monthly income
- Fifty percent spend one to 20 hours a month on informal paid work activities
- Forty-eight percent report that one to 40 percent of their monthly budget comes from informal paid work activities.

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<sup>1</sup> The survey was administered from October 29 to November 9, 2015.

These key findings indicate that participation in the online and offline informal paid work space is composed of varied work activities and individuals with different formal employment characteristics. The E & I qualified survey respondents were motivated to undertake informal work primarily to earn extra income along with managing income stability and variability. A complete presentation of the survey instrument and tabulated responses are presented in Appendix A and B.

## **EIWA Survey Background**

The Enterprising and Informal Work Activity (EIWA) survey was designed by Board staff and reviewed by external survey methodologists and researchers.<sup>2</sup> EIWA was administered by GfK, an online consumer research company, on behalf of the Board. In order to create a nationally representative probability-based sample, the KnowledgePanel<sup>®</sup> created by GfK, selects respondents based on both random digit dialing and address-based sampling (ABS).<sup>3</sup>

A total of 12,480 KnowledgePanel<sup>®</sup> members received email invitations to complete the EIWA survey, including a one-time oversample of respondents with a household income under \$40,000. From this randomly selected pool of potential respondents, 6,898 survey respondents were collected. The E & I qualified respondents totaled 2,483 by answering “yes” to one of the eleven screener questions querying the respondents about their task-for-fee or “enterprising and informal work activities” either online or offline (see Appendix B). Of these E & I qualified respondents, 1,799 are households from the general population sample with a response rate of 35.4 percent. Given the persistence of part-time employment, wage stagnation, and rising income inequality, understanding how low-income communities are participating in precarious and informal work activities was a primary goal of the data collection effort. An additional 684 E & I qualified respondents with incomes under \$40,000 from the low-income oversample completed the survey with a response rate of 37.7 percent.

The non-qualifying respondents consisted of 3,286 KnowledgePanel<sup>®</sup> respondents from the general population and 1,129 from the oversample of household incomes under \$40,000. A total of 6,898 people (excluding partial completes/breakoffs) responded to the e-mail request to participate and completed the survey yielding a final stage completion rate of 55.3 percent. The

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<sup>2</sup> A consultation team of academics, Federal Reserve System researchers, and sister Federal agency data units provided feedback on survey design, question sequencing and content.

<sup>3</sup> Since 2009 new respondents have been recruited using ABS. To recruit respondents, GfK sends out mailings to a random selection of residential postal addresses. Out of 100 mailings, approximately 14 households contact GfK and express an interest in joining the panel. Of those who contact GfK, three-quarters complete the process and become members of the panel. If the person contacted is interested in participating but does not have a computer or Internet access, GfK provides him or her with a laptop and access to the Internet. Panel respondents are continuously lost to attrition and added to replenish the panel, so the recruitment rate and enrollment rate may vary over time.

recruitment rate for the primary sample, reported by GfK, was 13.3 percent and the profile rate was 64.6 percent, for a cumulative response rate of 4.7 percent.

After the sample had been selected and fielded and the data were collected and made final, a post-stratification process is used to adjust for any survey non-response as well as any non-coverage or under- and over-sampling resulting from the study specific sample design. The variables employed in the adjustment of weights for this study comprise: gender, age, race/ethnicity, education, Census region, residence in a metropolitan area, household income, and access to the Internet. Demographic and geographic distributions for the noninstitutionalized, civilian population ages 18 and over from the March 2015 CPS were used as benchmarks in this adjustment. Access to the internet for the 18 year old and over population benchmarks are taken from the July 2013 CPS Internet Supplement.

To minimize the recall burden for respondents, all questions directly referred to the behavior and activities of survey respondents prior to the six months from survey administration dates: October 29 to November 9, 2015. Data collection methodologists, survey design specialists and subject content researchers confirmed a six month recall capacity for income generating activities and work related scheduling. The survey was conducted in English and the median time to complete was six minutes.

## Overview of Employment Arrangements

Recent research studies indicate that a growing segment of the labor market continues to experience flat wages and higher than normal participation in part-time work (Farber, 2015; BLS, 2015). Official employment reports from the Bureau of Labor Statistics (BLS) payroll data based on states reporting unemployment insurance from W2s conflict with household job self-report surveys from Census (CPS) (Katz and Krueger, 2016; Abraham et al, 2013). In addition, IRS data from 1099Misc and 1099K income filers indicate a significant increase since the Great Recession (Slemrod et al, 2015), while self-employment and small business/sole proprietor data from Census surveys continue to decline (Haltiwanger, 2015; Decker et al, 2014). Speculation among researchers that older survey instruments may not be capturing the array of employment options that households and workers are using continues to be debated and discussed in recent forums.<sup>4</sup>

Low-to-moderate income (LMI) communities in urban and rural locales have a history of enterprising and informal work activities, such as house cleaning and babysitting/child care (Pisani, 2014; Romero, 2011 and 2002), elder care (Bookman and Krimbell, 2011), yard work

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<sup>4</sup> New America, the Aspen Institute's Future of Work Initiative, and the JPMorgan Chase Institute, Data for the OnDemand Economy, Roundtable, March 8, 2016; Future of Work Symposium, Data Access Roundtable, December 9, 2015 hosted by the Department of Labor/Bureau of Labor Statistics; Modernizing labor laws in the Online Gig Economy, Hamilton Project, Brookings Institution, December 9, 2015 .



(Pisani and Yoskowitz, 2006), day labor (Gonzalez, 2007), flea markets (Mukhija and Loukaitou-Sideris, 2014) and yard sales (Haayen et al, 2015). Indeed, informal work activity and non-traditional paid work have historically been present across all types of occupations, geographies, and industries, not just among LMI or lower-skilled populations. As such, non-traditional work arrangements continue to be monitored by federal (i.e., USDA, NASS and HHS surveys and programs) and municipal agencies (i.e., city and county government flea market, road-side, street and mobile vendor permits). Academics and researchers using different tools and secondary data sources generate estimates of the informal and “off-the-books” economic activities (Alm and Erard, 2015; Fiege et al, 2012; and Venkatesh, 2006).

A report released in May 2015 by the Government Accountability Office (GAO) analyzed data from the General Social Survey (GSS) and estimated that contingent workers comprised 35.3 percent of employed workers in 2006 and 40.4 percent in 2010 (GAO, 2015).<sup>5</sup> There is general agreement that workers who lack job security and those with work schedules that are variable, unpredictable, or both—such as agency temps, direct-hire temps, on-call/on-demand workers, and day laborers—should be included. GAO refers to such workers as the “core contingent” workforce. However, it appears that no clear consensus exists among labor experts as to whether contingent workers should also include independent contractors, self-employed workers, and standard part-time workers, since many of these workers may have long-term employment stability.

Many workers—those newly entering the job market, those that continue to recover from the down-sizing during the Great Recession, and those that retired earlier than anticipated, have been significant participants in what has become known under various labels as the: “gig,” “on-demand,” “1099,” “sharing,” “collaborative,” and “platform/digital” economy (Katz and Krueger, 2016; Kenny and Zysman, 2015; and Schor, 2015). This new labor market ecosystem encompasses significant industry sectors as well as the expanding occupation spectrum and wage distribution. Such new service-oriented ecosystems driven by the information and communications technologies (ICT), provide new low cost forums that allow buyer-seller transactions across distance and space.

Given the scope of the ever-changing nature of work combined with rapid technological innovations across all sectors of the economy, it is no surprise that various academic disciplines are assessing different aspects of work, employee performance, workforce development, worker classification, segmented distribution and logistics channels, firm operations and market dynamics. For example, the literature in organizational behavior, human resources management and business administration address the impact on workers from the increasing incidence of

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<sup>5</sup> In the same report, GAO also analyzed: CPS Contingent Work Supplement, 1995, 1999, 2005; CPS Disability Supplement, 2012; CPS Annual Social and Economic Supplement, 2012; Current Employment Statistics (CES), various years; Occupational Employment Statistics (OES), various years; General Social Survey (GSS) by NORC at the University of Chicago, 2006 and 2010; and Survey of Income and Program Participation (SIPP), 2004 and 2008 focusing on contingent worker prevalence and CPS basic household survey, various months and years (<http://www.gao.gov/products/GAO-15-168R>)



changing shifts, variable hours, just-in-time work scheduling, skills compatibility, diluted supply chains, growth in intermediary employee management organizations and vendor management services (Bergman and Jean, 2016; Kuhn, 2016; Gurvich et al, 2015; Hamersma, et al, 2014; Henly and Lambert, 2014; and Cappelli and Keller, 2013a and 2013b).

In the legal studies arena, researchers address the issues of worker misclassification, tax compliance, statutory OSHA (Occupational Safety and Health Administration, Department of Labor) considerations, wage rights, and benefits (health and pension) non-participation stemming from non-traditional paid work (Cherry, 2016; Shuford, 2015; Ranchordás, 2015; Katz, 2015; Harris and Krueger, 2015; and Sprague, 2015).

For the ICT fields, researchers focus on innovations in e-commerce platforms, such as omni-channels (cross-channels), consumer-to-consumer (C2C) and peer-to-peer (P2P) markets for online user experiences and creative usage, and new technologies employed by traditional bricks-and-mortar store locations to enhance the customer experience (Deng et al, 2016; Karmarkar, 2015; Kazan et al, 2015; and Hamari et al, 2015).

The social science and economics literature addressing this work ecosystem focuses on the issue of measuring the intersections of traditional employment definitions (e.g., full-time, part-time, self-employed, etc.) with occasional, seasonal, informal and fee-for-task paid work (OECD, 2016; Katz and Krueger, 2016; and Donovan et al, 2016). Central to measuring the growing trends in overlapping traditional and alternative work arrangements is the appropriate taxonomy of evolving structural changes in labor markets. In addition to the lack of a consensus taxonomy for this emerging trend is the fluctuating worker self-identity.

Taken together, the issues raised by the academic and policy research community challenge the traditional approaches to survey design and data collection. Appendix C contains a flowchart and descriptive table reported in Cappelli and Keller (2013b) on the taxonomy debate among economic and business management researchers. The taxonomy debate centers on how our understanding of long-established work arrangements relate to the current on-the-ground work arrangements. To fully capture the intersections between formal employment and the online and offline informal work activities associated with changing technological infrastructure, a reevaluation of methods and research approaches may be required (Kuhn, 2016; Cappelli and Keller, 2013a and 2013b).

Recognizing the shortcoming of traditional measures and assessments of employment, several research studies have recently released their own survey findings of alternative work arrangements (Katz and Krueger, 2016; GAO, 2015), on-demand and freelance work (Freelancers Union, 2015; and Intuit and Emergent Research, 2015), informal work participation and the peer-to-peer economy (Bracha and Burke, 2014 and Bracha et al, 2015). These studies have found an incidence rate of alternative worker arrangements ranging from a low of 15.8 percent (Katz and Krueger, 2016) to a high of 40.0 percent (Bracha et al, 2014) for the adult worker population in the U.S. However, the studies differ in defining who is in the alternative

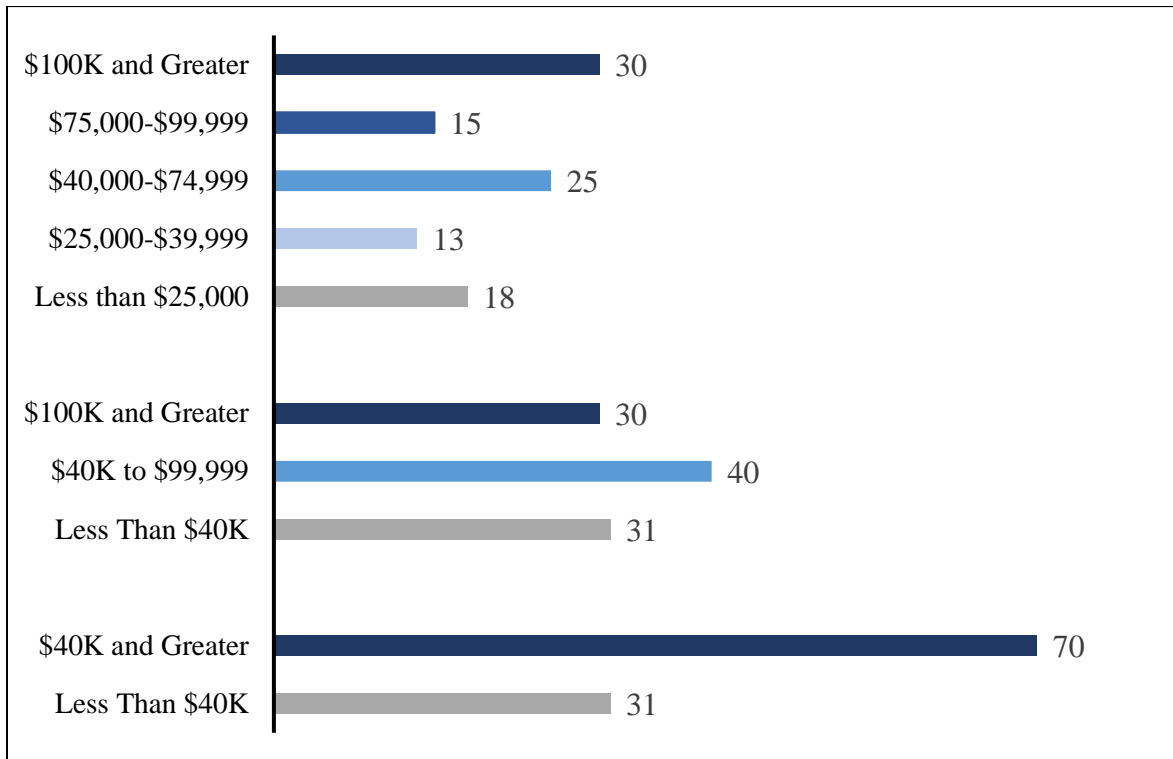
work arrangement “pool” and who is not. What is not at issue is the growing disintermediation of traditional twentieth century employer-employee relationships.

## **Demographic Profiles of Respondents**

Providing demographic profiles of E & I qualified survey respondents allows for a broad assessment of who is engaged in informal online and offline paid work activities. The rest of this section provides demographic and socio-economic characteristics of the E & I qualified survey respondents. Specifically, we consider gender, age, educational attainment, income, race and ethnicity, marital status, homeownership, metro and regional information which present more nuanced profiles of individuals engaged in offline and online paid work activities. All of the tabulated and summary statistics for the demographic variables are reported in Appendix B.

Appendix D compares selected characteristics of individuals across different informal and contingent work surveys. The EIWA demographic characteristics are compared with those of the BLS Contingent Worker Surveys based on modules administered in the Current Population Surveys (CPS) and with the RAND American Life Panel (APL) alternative work survey conducted by Katz and Krueger (2016). Both the BLS-CPS Contingent Worker Survey and the Katz and Krueger (2016) results are based on survey questions that canvass a shorter work activity recall (i.e., in the previous week) for the survey respondent. The EIWA survey respondent recall burden for work activity questions is longer (i.e. in the past six months). However, despite the longer recall burden of the EIWA questionnaire, the survey results across the varied instruments appear to provide similar information about the ongoing transformation of traditional work. Of note is the similarity in demographic characteristics (i.e., who is engaging in alternative work arrangements) and sector comparisons (i.e., what sectors display the highest concentrations of alternative workers).

Figure 1. Family Income Distribution of Respondents (Percent)



Note: Percentages do not sum to 100 percent due to rounding.

Figure 1 presents the income distribution categories of E & I qualified respondents who reported performing online and offline informal paid work activities for three income groupings. At the two ends of a five category income distribution, 30 percent of E & I qualified respondents stated that their family income was more than \$100,000 compared to 18 percent who indicated their family income was less than \$25,000. Using two income distribution categories, the E & I qualified respondents with a family income of \$40,000 and higher comprise 70 percent of the online and offline informal paid work participants. Whereas 31 percent of the E & I qualified respondents report a family income below \$40,000. Providing a graphical context for various income category distributions, highlights the variability of participation across a disaggregated income distribution (five and three income categories) compared to a more concentrated income distribution (two income categories).

The income category variation in Figure 1 raises questions about the typical profile of E & I qualified survey respondents across various disaggregated income distributions. To capture a more detailed summary of each income category, Table 1 provides socio-demographic characteristics of E & I qualified respondents by five income categories.

Table 1. Demographic Characteristics by Income Categories (Percent, Except where noted)

	Less than \$25,000	\$25,000-\$39,999	\$40,000-\$74,999	\$75,000-\$99,999	\$100,000 and Greater	Total Sample
Male	38	43	47	46	44	44
Female	62	57	54	54	56	56
18-29 years	28	26	34	27	28	29
30-44 years	24	25	25	38	30	28
45-59 years	24	18	23	22	29	24
60+ years	24	31	18	14	13	19
Less than high school	31	15	14	5	4	13
High school	33	38	31	24	15	26
Some college	27	29	29	38	29	30
Bachelor's degree or higher	10	18	26	34	52	31
White, Non-Hispanic	49	62	65	72	69	64
Black, Non-Hispanic	23	11	10	6	9	12
Hispanic	21	20	17	14	10	16
Other & 2+ Races, Non-Hispanic	8	8	7	9	12	9
Married	23	41	48	63	61	49
Not married	77	59	52	37	39	51
Northeast	15	15	18	15	20	17
Midwest	22	21	25	30	22	24
South	41	40	35	33	32	36
West	21	24	23	22	26	23
Home Owner	37	57	70	80	88	69
Renter	56	39	25	19	10	27
Occupied without payment of cash rent	8	5	5	2	2	4
Non-Metro	16	18	17	15	8	14
Metro	84	82	84	85	92	86
Number of Respondents	2,483					

Note: Percentages do not sum to 100 percent due to rounding.

For all income categories, the largest number of E & I qualified respondents reside in the South (36 percent) and the Midwest (24 percent) and there are more home owners (69 percent) than renters (27 percent).

More women (56 percent) than men (44 percent) participated in informal paid work activities. This result is striking at the lower end of the income distribution (less than \$25,000 category) with 62 percent of women participating in the informal paid work ecosystem compared to 38 percent of men. In this same income category a fairly stable age cohort distribution was obtained with younger adults reporting 28 percent engaged in informal paid work activities. Educational attainment for the under \$25,000 income category indicates 63 percent of respondents have either a high school degree (33 percent) or less than a high school degree (31 percent). This income category has the least college graduates (10 percent) participating in informal paid work. In the less than \$25,000 income category, there are more unmarried respondents (77 percent) engaged in the informal paid work ecosystem. In addition, there are more renters (56 percent) in the less than \$25,000 income category.

For the mid-income categories, income varying between \$25,000 to under \$75,000, the survey findings indicate a mix of older and younger age cohorts with higher participation in the informal paid work sectors. We find 31 percent of older adult E & I respondents are in the \$25,000 to \$39,999 income category whereas 34 percent of younger adults are in the \$40,000 to \$74,999 income category. By comparing the low end of the income categories (\$25,000 and less) with the high end of the income categories (\$100,000 and over), we find particular patterns obtain: (1) not surprisingly, there are more college graduates at the high end (52 percent) than at the low end of the income distribution (10 percent), (2) there are more renters at the low end (56 percent) and more homeowners at the high end (88 percent), and (3) there are more married couples at the high end (61 percent) and more non-married E & I qualified respondents at the low end (77 percent).

The income distribution appears very neutral with respect to patterns emerging for age cohorts. The E & I qualified respondents in the 18-29 year old cohort have the highest representation in the \$25,000 and less income category (28 percent) and the \$40,000 to \$74,999 income category (34 percent). The highest representation of the 30-44 year old E & I qualified respondent cohort is in the \$75,000 to \$99,999 income category (37 percent) and the \$100,000 and greater income category (30 percent). For the 60 plus year old E & I qualified respondent cohort, the highest percentage representation is in the \$25,000 to \$39,999 income category (31 percent).

We next turn to exploring socio-demographic characteristics of the E & I qualified survey respondents for four racial and ethnic categories: White, non-Hispanic, Black, non-Hispanic, Hispanic and an aggregated category of the Other Race, non-Hispanic and 2+ Races, non-Hispanic.<sup>6</sup> For each of the racial/ethnic categories we are comparing summary statistics based on own E & I qualified respondent ethnic/racial category totals. Comparing gender distributions

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<sup>6</sup> Data analysis supported the aggregation of the Other, non-Hispanic and the 2 or more Races, non-Hispanic racial categories given a small respondent pool. For the working paper purposes, we will refer to the Other, non-Hispanic category combined with the 2 or more Races, non-Hispanic category as the Combined Other, non-Hispanic category.

across the 4 racial-ethnic categories, we find that Black, non-Hispanic women E & I qualified respondents represent 67 percent of the Black, non-Hispanic gender distribution. Comparing the percent of E & I qualified respondents across age cohorts within the Combined Other, non-Hispanic category, older workers (30 to 44 year olds) had higher representation (37 percent) than did their corresponding younger (18 to 29 year olds) cohort (25 percent) or older (60 plus year olds) cohort (13 percent). For the White, non-Hispanic E & I qualified respondents, more are married (54 percent) than the other E & I qualified respondent ethnic groups. The E & I qualified respondent racial and ethnic group with the lowest home ownership rates are Hispanics (53 percent) compared to Black, non-Hispanics (54 percent), Combined Other, non-Hispanic (67 percent) and White, non-Hispanic (76 percent).

Table 2. Demographic Characteristics by Race and Ethnicity (Percent, Except where noted)

	White, Non- Hispanic	Black, Non- Hispanic	Hispanic	Other & 2+ Races, Non- Hispanic	Total Sample
Male	45	33	50	37	44
Female	55	67	50	63	56
18-29 years	29	26	35	25	29
30-44 years	26	28	31	37	28
45-59 years	24	27	20	24	24
60+ years	21	19	13	13	19
Less than high school	8	19	28	12	13
High school degree	27	30	29	14	26
Some college	30	35	29	23	30
Bachelor's degree or higher	35	17	15	51	31
Less than \$25,000	13	35	23	15	18
\$25,000-\$39,999	13	12	16	11	13
\$40,000-\$74,999	26	22	28	21	25
\$75,000-\$99,999	16	8	13	14	15
Greater than \$100,000	32	23	20	39	30
Married	54	33	40	47	49
Not married	46	67	60	53	51
Northeast	20	12	13	13	17
Midwest	29	23	9	15	24
South	33	53	40	26	36
West	19	12	38	47	23
Home Owner	76	54	53	67	69
Renter	21	39	42	29	27
Occupied without payment of cash rent	3	7	5	4	4
Non-Metro	17	11	8	4	14
Metro	83	89	92	97	86
Number of Respondents	2,483				

Note: Percentages do not sum to 100 percent due to rounding.



The geographical dispersion of the E & I qualified survey respondents reflects in part the variability of regional labor markets and employment opportunities. We have seen that the South (36 percent) has the highest E & I qualified respondent participation followed by the Midwest (24 percent), West (23 percent) and the Northeast (17 percent). The EIWA survey results indicate that 53 percent of Black, non-Hispanic, and 40 percent of Hispanic E & I qualified respondents reside in the South. Forty-seven percent of the combined Other, non-Hispanic and 38 percent of Hispanic E & I qualified respondents reside in the West. For the White, non-Hispanic race category, E & I qualified respondent rates varied little across geographical regions with the South reporting 33 percent, the Midwest, 29 percent, the Northeast, 20 percent and the West, 19 percent.

Educational attainment continues to be a critical component of job readiness and employment security. The variability of educational and employment opportunities by race and ethnicity as well as by place-based attributes plays a critical role in economic mobility. The findings reflect a wide variation in educational attainment by racial and ethnic categories. Twenty-eight percent of Hispanic E & I qualified respondents had less than a high school degree, 29 percent had a high school diploma, 29 percent had some college and 15 percent had a college degree. Thirty-five percent of Black, non-Hispanic E & I qualified respondents had some college. Fifty-one percent of the Combined Other, non-Hispanic and 35 percent of White, non-Hispanic E & I qualified respondents held college degrees.

The variability among educational attainment categories for E & I qualified respondents by race and ethnicity highlight the importance of worker skills, locale and their participation in the online and offline informal paid work ecosystem. As digital infrastructure facilitates employment access, the capacity to tap into a variety of informal paid work activities will rely to a greater degree on digital literacy and the digital divide (Dillahunt and Malone, 2015 and Kittur et al, 2013).

## **Employment, Self-Employment and Small Business Ownership**

The survey asked E & I qualified respondents about their traditional and main employment status, such as full-time, part-time, self-employment, and small business ownership *and* their participation in informal paid work activities. Thus, the survey design of the EIWA captures a more complete picture of the extent to which workers are engaged in paid online or offline activities than previously available. The survey asks all E & I qualified respondents regardless of employment status (full-time employed, part-time workers, and other presumably non-working household members) whether they are participating in informal paid-work activities in the six months prior to the survey.

For the 56 percent of E & I qualified respondents that are employed:

- 72 percent worked full-time for someone else

- 17 percent worked part-time for someone else
- 20 percent held multiple jobs (full and part-time) beyond their main employment, and
- 9 percent of respondents identified themselves as self-employed and business owners.

The survey results and tabulations for the E & I qualified respondents self-identifying as self-employed and small businesses<sup>7</sup> are summarized in the self-employment and small business operator survey modules in Appendix B. In Table 3, the self-employed E & I qualified respondents were asked a series of questions that provide a snapshot of their motivations for being self-employed, a contractor/consultant or a freelancer. E & I qualified survey respondents were specifically asked if they would prefer paid, stable full-time or part-time employment as an alternative to their current self-employment or small business status. The findings indicate that the self-employed prefer their current status. Yet even as the self-employed clearly prefer being their own boss (92 percent responded affirmatively), when asked if they would work for someone else at more pay rather than being self-employed, 41 percent responded affirmatively. This finding requires further study regarding income volatility for the self-employed and attitudes towards economic security and financial stability.

Table 3. Self-Employed Motivations and Attitudes Towards Employment (Percent, except where noted)

	Self-Employed	
	Yes	No
Do you want steady full-time employment as a paid employee ?	32	66
Do you want steady part-time employment as a paid employee ?	28	70
Do you prefer being your own boss?	92	7
Do you prefer working for someone else for pay?	25	72
If you could get more pay being a paid employee at a company or organization rather than being Self-Employed, would you take it?	41	53
Number of Respondents	118	

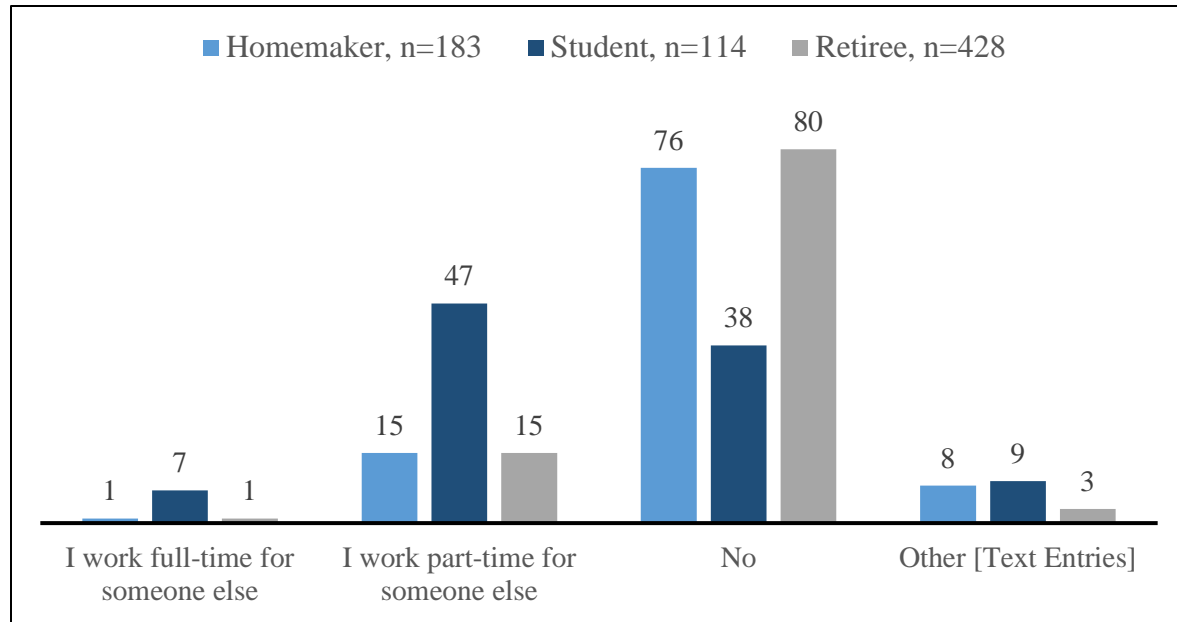
Note: Tabulations, net of refused responses.

The survey questions for the self-employed and small business owners also probed for how the E & I qualified respondents finance their activities and operations (see Appendix B). Sixty-three percent of the self-employed did not need to finance their operations, using instead personal savings (5 percent) and personal credit cards (19 percent).

<sup>7</sup> The small business owner respondents (n=24) were too few to provide reliable summaries and tabulations.

Figure 2 captures employment status for those E & I qualified survey respondents that did not initially identify themselves as employed. These E & I qualified respondents self-reported being a home-maker, student or retiree in lieu of being employed. In probing further, these E & I qualified respondents indicate they do have full-time employment but with more participation in part-time work than in other categories of work.<sup>8</sup>

Figure 2. Employment Profiles for Self-Reported Homemakers, Students and Retirees (Percent)



Note: Percentages do not sum to 100 percent due to rounding.

Typically, surveys on employment status tend to identify homemakers, students and retirees as non-working respondents and assumed detached from the labor force. The EIWA survey indicates that homemakers, students and retirees are indeed engaged in income generating activities. Moreover, we find that multiple informal paid work across the spectrum of employment categories cannot be measured reliably in a single question format (Gray et al, 2016; Bergman and Jean, 2016; Schor, 2015; and Bernhardt, 2015). In order to fully capture E & I qualified respondents’ stable or precarious employment status, informal paid work activities, and occasional paid “gig” work requires several survey design modes be used: single choice question format (“check only one answer”), multiple choice question format (“check all that apply”) and questions with open-ended text boxes.

<sup>8</sup> The employment module begins with a “main employment” question asking respondents to indicate “one” employment status option. The employment options list homemaker, student, and retiree as employment status responses. If the respondent self-identified as a homemaker, student or retiree, a second question was posed specifically to each category about their employment status: Besides being a [x: student, homemaker, or retiree], in the past 6 months did you also have paid employment? See Appendix A for a complete description of the survey instrument.

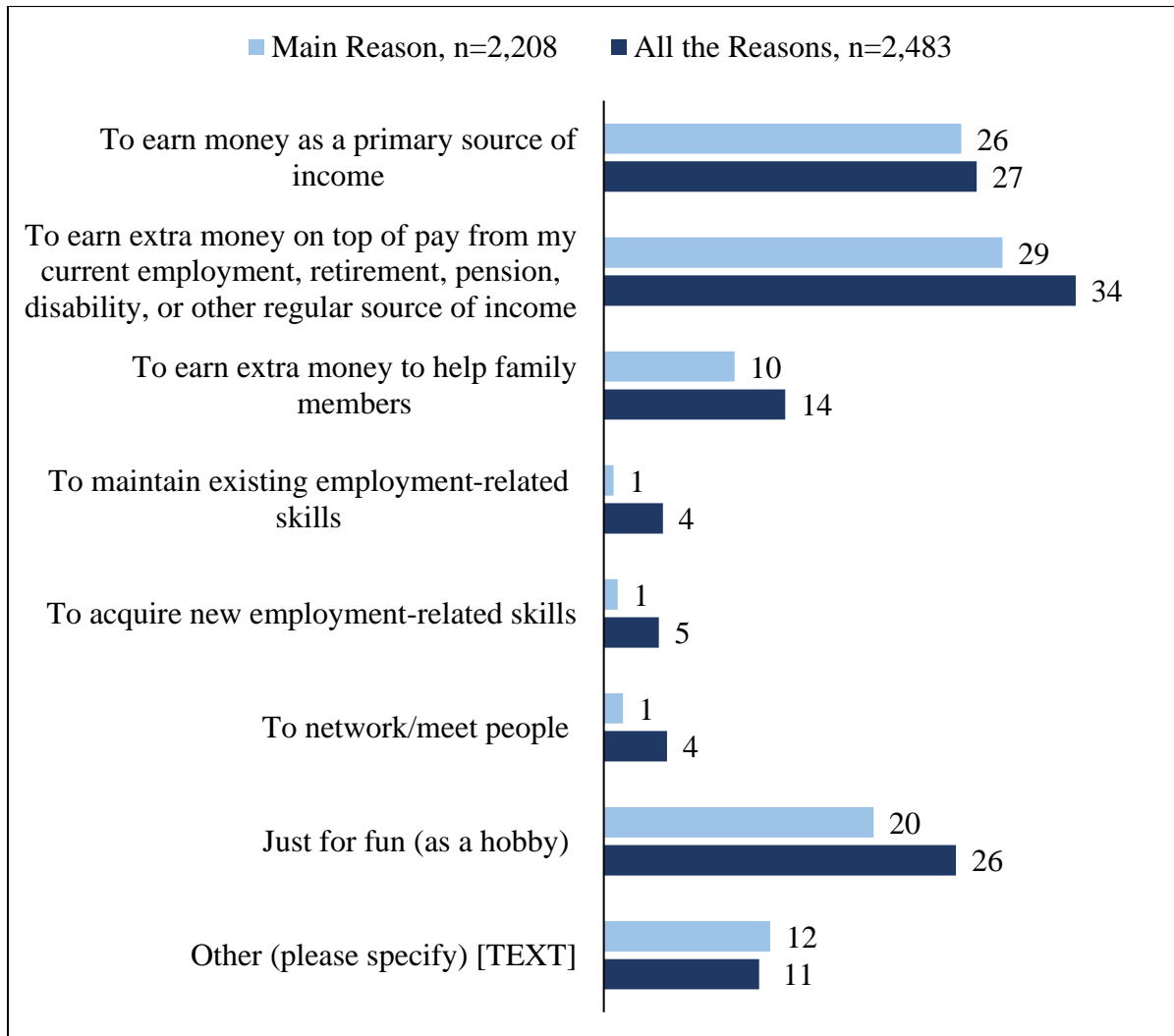
We asked employed E & I qualified respondents how they self-reported their “main” employment: (1) working full-time for someone else, (2) working part-time for someone else, (3) work for yourself (self-employed), (4) work as a partner in a partnership, (5) work as a consultant/contractor, (6) work as a sole proprietor, or (7) work as a small business owner. Despite the variety of different labels of enterprising self-work, we may still be missing the employment category of those E & I qualified respondents engaged in “gig” and informal paid work activities beyond the traditional nomenclature. Mixed methods research techniques indicate that combining qualitative and quantitative approaches to rapidly changing and fluid issues provide the most comprehensive assessment of self-identity described by respondents themselves (Gray et al, 2016; and Bergman and Jean, 2016). The overall employment status of the survey respondents conveys the ongoing issues of taxonomy and fluidity of self-identity with respect to work (Gray et al, 2016; Bernhardt, 2014; Wile, 2015; and Kuhn, 2016).

### **E & I Work Activities, Attitudes and Motivations**

The EIWA survey also captures information about specific online work activities as well as E & I qualified respondent attitudes and motivations for undertaking informal paid work. Participation in online and offline paid work activities by E & I qualified respondents can be seen as a substitute or as a complement for formal and traditional employment arrangements. It is a substitute when an individual switches from the traditional work arrangement to informal paid work activities, and is a complement when an individual that is already engaged in formal work activity also undertakes informal work activities to increase income.

Two separate survey questions were used to capture E & I qualified respondents’ motivations for engaging in informal paid work. One question asked: what are “all the reasons” (check all that apply) and a second question asked: what is the “main reason” (check only one answer). The results of the two questions are reported in Figure 3.

Figure 3. All Reasons versus Main Reason for Informal Paid Work Activities (Percent)



Note: Percentages do not sum to 100 percent due to rounding.

In Figure 3, combining all income specific responses for the *main reason* E & I qualified respondents engage in informal paid work yields a 65 percent response rate. The next category garnering the most responses is the “just for fun/hobby” response at 20 percent. Both questions helped us identify fluctuating motivations and differential ranking of “income” versus “skills maintenance” versus “hobby” as important considerations for E & I qualified respondents.

Table 4 illustrates the extent that income earned from informal paid work is a *significant* or *steady* source of income for the household in the six months prior to the survey. Nearly one-quarter (23 percent) stated that income from informal paid work was “very much” and “somewhat” a *significant* source of the household’s monthly income, while 25 percent of

respondents stated that such income is “very much” or “somewhat” a *regular/consistent* source of the household’s monthly income.

Table 4. Importance of Informal Paid Work Activities Income Contributing to Household Income (Percent, except where noted)

	<b>Significant</b> source	<b>Regular/Consistent</b> source
Very much	4	6
Somewhat	18	19
Not at all	45	44
Does not apply	31	30
Number of Respondents	2,483	

Note: Tabulations, net of refused responses. The wording of the questions is as follows:

Please consider **ALL** paid work activities or **side** jobs in which you participate **not** including your primary job and excluding GfK surveys. In the **past 6 months**, to what extent has the money earned from paid work activities or side jobs been a *significant* source of household income?

Please consider **ALL** paid work activities or **side** jobs in which you participate, **not** including your primary job and excluding GfK surveys. In the **past 6 months**, to what extent has the money earned from paid work activities or side jobs been a *regular/consistent* source of household income?

On average, E & I qualified respondents reported 12 percent of their monthly household income derived from informal paid work. E & I qualified respondents reported spending an average of 13 hours per month on informal paid work activities. We further explored whether E & I qualified respondents planned to continue with participating in informal work activities within the next six months. The survey findings indicate that 18 percent of E & I qualified respondents planned to increase participation, 64 percent intended to maintain the same level of participation and 17 percent planned on decreasing their participation.

The ongoing debate among researchers about what is driving the change in the work ecosystem: (1) technological change with its rapidly evolving digital infrastructure, (2) a skilled yet aging labor force, (3) a muted and fragile recovery from the Great Recession, and/or (4) the rise of globalization remains difficult to disentangle (Katz and Krueger, 2016; Kenny and Zysman, 2016 and 2015; Cusumano, 2015; Karmarkar, 2015; Friedman, 2014 and Dwyer, 2013). To capture the impact of these changes, the EIWA survey queried E&I qualified respondents about how informal online and offline paid work had helped them offset negative effects of unemployment spells, loss of benefits, loss of working hours (scheduling variability), and frozen wages in the six months prior to the survey. Twenty-four percent of E&I qualified survey respondents reported that informal paid work activities had helped them navigate the changes “very much” and “somewhat.”

## Conclusions and Future Research

The Enterprising and Informal Work Activity (EIWA) survey results confirm that there exists a noteworthy segment (36 percent) of the adult U.S. population that participates in offline and online informal paid work activities. Survey results indicate a higher percentage of women than men participate in the informal paid work space and more E & I qualified survey respondents were concentrated in the South and West. The findings indicate that the main reason sixty-five percent of E & I qualified respondents are engaged in online and offline informal paid work is to earn extra money.

Future research requires data that specifically capture all employment activities and the income stemming from these activities. One aspect of the online and offline informal work that appears to provide a promising research agenda analyzes bank account income data by tracking variability in income inflows and outflows for depositors (Farrell and Grieg, 2016) by type of informal paid activity. Splitting the labor platforms (defined as labor services by paid task) and the capital platforms, (defined as selling and renting idle assets such as clothing, household items, renting cars and extra bedrooms, etc.) into separate components makes it possible to distinguish active income (labor based) versus passive income (asset based). Both platforms produce income that may supplement traditional work but may also be the major share of monthly income. Such a distinction allows us to ascertain the “remote” and passive mode of selling an item on eBay versus an active mode of being present and interacting with customers at a flea market while selling items.

Another area that requires thoughtful study is the digital literacy requirement that facilitates optimal use of new digital infrastructures to manage work schedules and tasks (minimizing transaction costs) while maximizing convenience and time-at-task. As technology and disintermediation of work become more commonplace, the divide between urban and rural/isolated locales as well as class/income inequality considerations may grow due to differences in digital infrastructure affordability, access and quality between these groups.

Finally, future research requires a deeper understanding of the mediating factors that have emerged from the aftermath of the Great Recession. For example, living arrangements may be related to participation in online and offline informal paid activities. Future research would also benefit from considering issues raised by the present study, including: differences in the levels of enterprising and informal work activity frequency and density by region; differences in online or offline paid work activities for men and women; and online and offline paid work activities among retirees and older adults.



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Appendix A – EIWA Survey Instrument

Below is a selective reproduction of the survey instrument in its entirety. The bracketed text are programming instructions that (1) indicate where or not a question is single choice [S] or multiple choice [M] and (2) represent any skip pattern used to reach that question and which questions should be grouped together on a page for respondent view. The respondents only saw the questions and response options; they did not see the program code.

**III. INTRODUCTION**

Thank you for agreeing to take this survey. We are interested in understanding current work opportunities and paid activities you may do. All survey responses will be confidential and will be used for research purposes.

**IV. SCREENER**

**Base: All respondents**

**S1 [Grid] First, we have some questions on activities that you may have been paid to do. In the last 6 months, have you been paid for the following?**

	Yes	No
a. Babysitting, child care services, dog walking and/or house sitting		
b. Disabled adult and/or elder care services		
c. House cleaning, house painting, yard work, landscaping and/or other property maintenance work		
d. Providing personal services to individuals, such as: picking up their dry cleaning, helping people move, running errands, booking travel, etc.		

**S2 [Grid] In the last 6 months, have you been paid for the following?**

	Yes	No
a. Completing online tasks through websites, such as Amazon Services, Mechanical Turk, Fiverr, Task Rabbit, YouTube, such tasks might include editing documents, reviewing resumes, writing songs, creating graphic designs, rating pictures, posting videos, blog posts, etc..		
b. Renting out property, such as your car, your place of residence, or other items you own, through websites, newspaper ads, flyers, etc.		
c. Selling new/used goods, handcrafts, etc., online through eBay, Craigslist, or other websites		
d. Other online paid activities <b>[text box]</b>		

**S3 [Grid] In the last 6 months, have you been paid for the following?**

	Yes	No
a. Selling goods (such as food, handcrafts, etc.) or services at flea markets, swap meets, garage sales, mobile vans/trucks, stalls/kiosks or other temporary physical outlets/locations		
b. Selling used goods (such as clothes, wedding dresses, handcrafts, etc.) at consignment shops or thrift stores		
c. Other paid activities <b>[text box]</b>		

**Terminate if NO ANSWER or Refused to ALL S1, S2 and S3 items.**



**V. MAIN QUESTIONNAIRE**

**A MODULE 2 - EMPLOYMENT SELF-DESCRIBED**

**[SP]**

E1. We are interested in your job status. In the past 6 months, which one of the following BEST describes your current employment situation?

1. Employed now
2. Temporarily laid off
3. Not employed, but looking for a job
4. Not employed and not looking for a job
5. Homemaker
6. Student
7. Disabled and not working
8. Retired
9. Other [text]

**[IF E1 = 1]**

**[SP]**

E2. Thinking of your main job, in the past 6 months did you:

1. Work full-time for someone else
2. Work part-time for someone else
3. Work for yourself (self-employed)
4. Work as a partner in a partnership (e.g. partner in law firm, medical practice)
5. Work as a consultant/contractor
6. Work as a sole proprietor
7. Work as a small business owner

**[IF E1 = 2]**

**[SP]**

E3A. Besides being temporarily laid off, in the past 6 months did you also have a paid job?

1. Yes, I work full-time for someone else
2. Yes, I work part-time for someone else
3. No
4. Other [text]

SKIP: If E3A=1 or E3A=2 GOTO E6 If E3A = 3 GOTO E5

**[IF E1 = 5]**

**[SP]**

E3B. Besides being a homemaker, in the past 6 months did you also have a paid job?

1. Yes, I work full-time for someone else
2. Yes, I work part-time for someone else
3. No
4. Other [text]

SKIP: If E3B=1 or E3B=2 GOTO E6

**[IF E1 = 6]**

**[SP]**

E3C. Besides being a student, in the past 6 months did you also have a paid job?

1. Yes, I work full-time for someone else
2. Yes, I work part-time for someone else
3. No
4. Other [text]

SKIP: If E3C=1 or E3C=2 GOTO E6

**[IF E1 = 8]**



**[SP]**

E3D. Besides being retired, in the past 6 months did you also have a paid job?

1. Yes, I work full-time
2. Yes, I work part-time
3. No
4. Other [text]

SKIP: If E3C=1 or E3C=2 GOTO E6

**[IF E1 = 1]**

**[SP]**

E4. In addition to your main job, in the past 6 months did you also have another paid job?

1. Yes, I have another full-time job
2. Yes, I have another part-time job
3. No
4. Other [text]

SKIP: If E3C=1 or E4=2 GOTO E6

**Base: E1=3 (Do not have employment) or E3A=5**

**E5 [Q]**

You reported that you do not have paid employment. How long have you been without paid employment? (For example, 1 year and 8 months or 2 years and 0 months)

\_\_\_\_\_ year(s) [range: 0-ppage] and \_\_\_\_\_ month(s) [range: 0-12]

**Base: E1 =1 (Currently employed)**

**E6 [O, limit 300 characters]**

How would you describe your occupation, that is, what you do or did for a living?

**Base: E1 =1 (Currently employed)**

**E7 [Q]**

Altogether, how many different jobs/employment activities did you have in the **last 6 months** at which you made any money (including any work from which you were temporarily laid off)?

\_\_\_\_\_ [range: 1-100]

**Base: E1 =1 (Currently employed)**

**E8 [Q]**

Out of the past 26 weeks (past 6 months), about how many weeks did you do any work for pay or profit (including any paid vacation or holiday time)?

\_\_\_\_\_ weeks out of the past 26 [range 0 to 26]

**B MODULE 3A – SELF-EMPLOYED/ CONSULTANT/CONTRACTOR**

**Base: E2 =3 (Self-employed) or E2=5 (Consultant/Contractor)**

**SE1 [O, limit 300 characters]**

You reported that you are self-employed in the past 6 months. How would you describe your self-employed activities or what you do for a living?

Base: E2 =3 (Self-employed) or E2=5 (Consultant/Contractor)

**SE2 [S]**

In the **last 6 months**, did your self-employment include working as a freelancer, contract worker, or independent consultant (not as a permanent employee)? This would include work on projects or assignments with one or more organizations or clients.

1. Yes
2. No

**SE3 [S]**

In the **last 6 months**, did your self-employment include being on-call or on-demand?

For example, being on-call or on-demand means that one or more of your clients call you up for assignments or projects on an “as needed” basis.

1. Yes
2. No

Base: E2 =3 (Self-employed) or E2=5 (Consultant/Contractor)

**SE4 [M]** Where do you **mainly** do your work?

1. Home/Home-based
2. Office (not home-based)
3. Shared office space (not home-based)
4. Home or workplace of client
5. Construction site
6. Market or kiosk stall
7. Street stall
8. Mobile vendor
9. Farm or agricultural plot
10. Other, specify [**text**]

Base: E2 =3 (Self-employed) or E2=5 (Consultant/Contractor)

**SE5 [S]**

Aside from being self-employed, have you had work as a paid employee (W2 wages) in the **last 6 months**?

1. Yes
2. No

Base: E2 =3 (Self-employed) or E2=5 (Consultant/Contractor)

**SE6 [S]**

Do you want steady full-time employment as a paid employee?

1. Yes
2. No

Base: E2 =3 (Self-employed) or E2=5 (Consultant/Contractor) SE7 [S]

**SE7 [S]**

Do you want steady part-time employment as a paid employee?

1. Yes
2. No

Base: E2 =3 (Self-employed) or E2=5 (Consultant/Contractor) SE8 [S]

**SE8 [S]**

Have you been unemployed (not been paid as an employee or self-employed) in the **last 6 months**?

1. Yes
2. No

**Base: E2 =3 (Self-employed) or E2=5 (Consultant/Contractor) SE9 [S]**

**SE9 [S]**

Do you prefer self-employment to full-time or part-time regular/steady employment as a paid employee (W2 wages)?

1. Yes
2. No
3. Both

**Base: SE9=1 (Prefer self-employment to paid employee) or SE9=3 (Both)**

**SE10 [S]**

If you could get more pay being employed at a company or organization rather than being self-employed/consultant/contractor, would you take it?

1. Yes
2. No

**Base: E2 =3 (Self-employed) or E2=5 (Consultant/Contractor)**

**SE11 [S]**

In the **last 6 months**, did you do any work outside of your usual self-employed activities to earn additional money?

1. Yes
2. No

**B MODULE 3B – Partnership/Sole Proprietorship/Small Business**

**Base: E2=4 (Partner) or E2=6(Sole Proprietor) or E2=7 (Small Business Owner)**

**SB1 [M]**

Which of the following best describes the partnership/sole proprietorship/small business you own?

1. Clinics/Medical Office
2. Construction Company
3. Daycare (children)
4. Elder care / home health care
5. Business/Support Services (such as engineering firm, architects"/lawyer"s office, research, marketing, web-design/program coding, communication, etc.)
6. Factory/manufacturing
7. Farming/agriculture, animal, ranching, organic food, etc.
8. Finance, insurance, rental/real estate or property management
9. Food catering/restaurant/food truck/food stall
10. Personal services
11. Retail/Store/Shop
12. Tutoring/Education
13. Specialty handicrafts, cabinetry, sewing, upholstery, electrical, plumbing, etc.
14. Other, specify [TEXT]

**Base: E2=4 (Partner) or E2=6(Sole Proprietor) or E2=7 (Small Business Owner)**

**SB2 [M]**

On average, how many people did your partnership/sole proprietorship/small business regularly employ with pay in the **last 6 months, including yourself?**

1. 1 (yourself)
2. 2-5
3. 6-10
4. more than 10

**Base: E2=4 (Partner) or E2=6(Sole Proprietor) or E2=7 (Small Business Owner)**

**SB3 [Q]** In the **past 6 months**, how many of the people working in your partnership/sole proprietorship/small business for pay are (**including yourself**):

Male: \_\_\_\_\_ [range:0-100]

Female: \_\_\_\_\_ [range:0-100]

**Base:E2=4 (Partner) or E2=6(Sole Proprietor) or E2=7 (Small Business Owner)**

**SB4[S]** Where do you mainly do your work for your partnership/sole proprietorship/small business ?

1. Home/Home-based
2. Office (not home-based)
3. Shared Office space (not home-based)
4. Home or workplace of client
5. Construction site
6. Market or kiosk stall
7. Street stall
8. Mobile vendor
9. Farm or agricultural plot
10. Other, specify [**text**]

**Base: E2=4 (Partner) or E2=6(Sole Proprietor) or E2=7 (Small Business Owner)**

**SB5[S]** Aside from owning your own business, have you had work as a paid employee (W2 wages) in the **last 6 months**?

1. Yes
2. No

**Base: E2=4 (Partner) or E2=6(Sole Proprietor) or E2=7 (Small Business Owner)**

**SB6[S]** Do you want steady full-time employment as a paid employee?

1. Yes
2. No

**Base: E2=4 (Partner) or E2=6(Sole Proprietor) or E2=7 (Small Business Owner)**

**SB7[S]** Do you want steady part-time employment as a paid employee?

1. Yes
2. No

**Base: E2=4 (Partner) or E2=6(Sole Proprietor) or E2=7 (Small Business Owner)**

**SB8 [S]**

Have you been unemployed/without customers or clients in the **last 6 months**?

1. Yes
2. No

**Base: E2=4 (Partner) or E2=6(Sole Proprietor) or E2=7 (Small Business Owner)**

**SB9[S]** Do you prefer owning and managing a partnership/sole proprietorship/small business to full time or part time employment as a paid employee?

1. Yes
2. No
3. Both

**Base: SB9=1 (Prefer owning small business to being paid employee) or SB9=3 (Both)**

**SB10 [S]**

If you could get more pay being employed at a company or organization rather than being a business, would you take it?

1. Yes
2. No

**Base: E2=4 (Partner) or E2=6(Sole Proprietor) or E2=7 (Small Business Owner)**

**SB11[S]** In the **last 6 months**, did you do any work outside of your partnership/sole proprietorship/small business operation to earn additional money?

1. Yes
2. No

**C MODULE 4 – Side Job and Informal Work Activities**

**Base: All E & I qualified respondents (S1 or S2 or S3 = Yes respondents)**

**SW11 [Grid]**

In the **last 6 months**, have you earned any money using any of the following Internet sites or mobile apps?

	Yes	No
a. Airbnb (www.airbnb.com)		
b. Amazon Mechanical Turk (www.mturk.com)		
c. Care.com (www.care.com)		
d. Craigslist (www.craigslist.com)		
e. eBay (www.ebay.com)		

**SW12 [Grid]**

In the **last 6 months**, have you earned any money using any of the following Internet sites or mobile apps?

	Yes	No
a. Etsy (www.etsy.com)		
b. Fiverr (www.fiverr.com)		
c. Freelancer.com (www.freelancer.com)		
d. Uber (www.uber.com)		

**SW13 [Grid]**

In the **last 6 months**, have you earned any money using any of the following Internet sites or mobile apps?

	Yes	No
a. Lyft (www.lyft.com)		
b. Sittercity (www.sittercity.com)		
c. Task Rabbit (www.taskrabbit.com)		
d. Upwork (formerly eLance/oDesk, www.upwork.com)		
e. Other websites which enable informal paid activities or side jobs (please specify) [TEXT]		

Base: All E & I qualified respondents (S1 or S2 or S3 OR SW1 or SW2 or SW3 =YES respondents)

**SWI4 [M]**

In the **last 6 months**, what are the reasons why you have engaged in these paid work activities or side jobs? *Check all that apply*

1. To earn money as a primary source of income
2. To earn extra money on top of pay from a current job, retirement, pension, disability, or other regular source of income
3. To earn extra money to help family members
4. To maintain existing job-related skills
5. To acquire new job-related skills
6. To network/meet people
7. Just for fun (as a hobby)
8. Other (please specify) **[TEXT]**

Base: If respondent selected more than 1 answer in SWI4

Insert answer options select in SWI4 as answer options for SWI5

If respondent only selected one answer option in SWI4, auto punch that as the answer for SWI5 and do not ask SWI5

**SWI5 [S]**

In the **last 6 months**, what is the **main** reason why you have engaged in these paid work activities or side jobs?

1. To earn money as a primary source of income
2. To earn extra money on top of pay from a current job, retirement, pension, disability, or other regular source of income
3. To earn extra money to help family members
4. To maintain existing job-related skills
5. To acquire new job-related skills
6. To network/meet people
7. Just for fun (as a hobby)
8. **[If text entered in SWI4\_8 then insert that as the answer option / if SWI4\_8=1 but no text inserted, then insert: Other]**

Base: All E & I qualified respondents (S1 or S2 or S3 respondents)

**SIW6 [Q]**

Excluding GfK surveys, considering **ALL occasional** paid activities or gig jobs in which you participated in the **last 6 months** (those that are **not** part of your primary paid job(s)):

- a. How much time do you **usually** spend per month on paid work activities or side jobs, other than your primary job?  
 \_\_\_\_\_ hours per month **[range: 1-744]**
- b. About how much of your household monthly income do you **usually** get from paid work activities or side jobs? For example, 10% of your monthly income, or 60% of your monthly income.  
 \_\_\_\_\_% of overall monthly household income **[range: 0-100]**

Base: All E & I qualified respondents (S1 or S2 or S3 respondents)

**SIW7 [S]**

**Six months from now**, do you expect to devote more, the same, or less time to paid work activities or side jobs other than your primary job compared to today?

1. More
2. Less
3. About the same

Base: All E & I qualified respondents (S1 or S2 or S3 respondents)

**SIW8 [S]**

To what extent have **the** paid work activities or side jobs helped you to offset any negative effects of unemployment spells, loss of working hours, loss of benefits, or frozen wages in a formal job in the **last 6 months**?

1. Very much
2. Somewhat
3. Not at all
4. Does not apply

Base: All E & I qualified respondents (S1 or S2 or S3 respondents)

**SIW9 [S]**

Please consider **ALL** paid work activities or **side** jobs in which you participate **not** including your primary job and excluding GfK surveys. In the **past 6 months**, to what extent has the money earned from paid work activities or side jobs been a significant source of household income?

1. Very much
2. Somewhat
3. Not at all
4. Does not apply

Base: All E & I qualified respondents (S1 or S2 or S3 respondents)

**SIW10 [S]**

Please consider **ALL** paid work activities or **side** jobs in which you participate, **not** including your primary job and excluding GfK surveys. In the **past 6 months**, to what extent has the money earned from paid work activities or side jobs been a regular/consistent source of household income?

1. Very much
2. Somewhat
3. Not at all
4. Does not apply

**C MODULE 5A – Financing Self Employment/Consultant/Contractor**

Base: E2 =3 (Self-employed) or E2=5 (Consultant/Contractor)

**F1 [M]**

In the **past 6 months**, how have you financed your self-employment activities? *Check all that apply*

1. Personal credit card
2. Community participation or savings circles loan (for example, tanda, cundina, cesta, san, susu, hui, qandeiro, quiniela, etc.)
3. Home equity line of credit (using your home value as a line of credit)
4. Income from another job
5. Loan from a Community Development Financial Institution (CDFI) – microloan, etc.
6. Loans from friends/family
7. Online loan (Prosper, Lending Club, Kabbage, etc)
8. Pay day loan
9. Personal bank loan (secured – you put up collateral such as equipment, auto, land etc.)
10. Personal bank loan (signature)
11. Business Credit Card
12. Savings
13. Small business or commercial bank loan (secured – you put up collateral such as equipment you use in your business, land, etc.)
14. Small business or commercial bank loan (signature – no collateral)
15. I do not need to finance these activities **[SP]**
16. Other, please specify: **[TEXT]**

**C MODULE 5B – Financing Partnership/Sole Proprietorship/Small Business**

**Base: E2=4 (Partner) or E2=6(Sole Proprietor) or E2=7 (Small Business Owner)**

**F2 [M]**

In the **past 6 months**, how have you financed your small business activities? *Check all that apply*

1. Personal credit card
2. Community participation or savings circles loan (for example, tanda, cundina, cesta, san, susu, hui, qandeiro, quiniela, etc.)
3. Home equity line of credit (using your home value as a line of credit)
4. Income from another job
5. Loan from a Community Development Financial Institution (CDFI) – microloan, etc.
6. Loans from friends/family
7. Online loan (Prosper, Lending Club, Kabbage, etc)
8. Pay day loan
9. Personal bank loan (secured – you put up collateral such as equipment, auto, land etc.)
10. Personal bank loan (signature)
11. Business Credit Card
12. Savings
13. Small business or commercial bank loan (secured – you put up collateral such as equipment you use in your business, land, etc.)
14. Small business or commercial bank loan (signature – no collateral)
15. I do not need to finance these activities
16. Other, please specify: **[TEXT]**

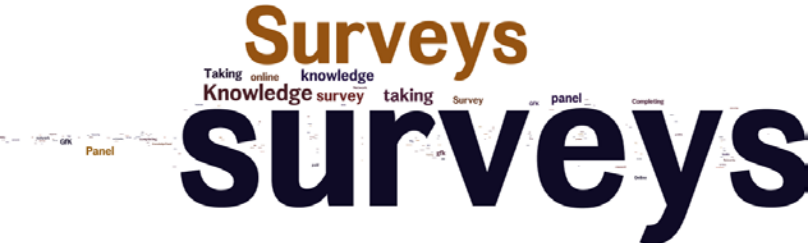


Appendix B – EIWA Survey Findings

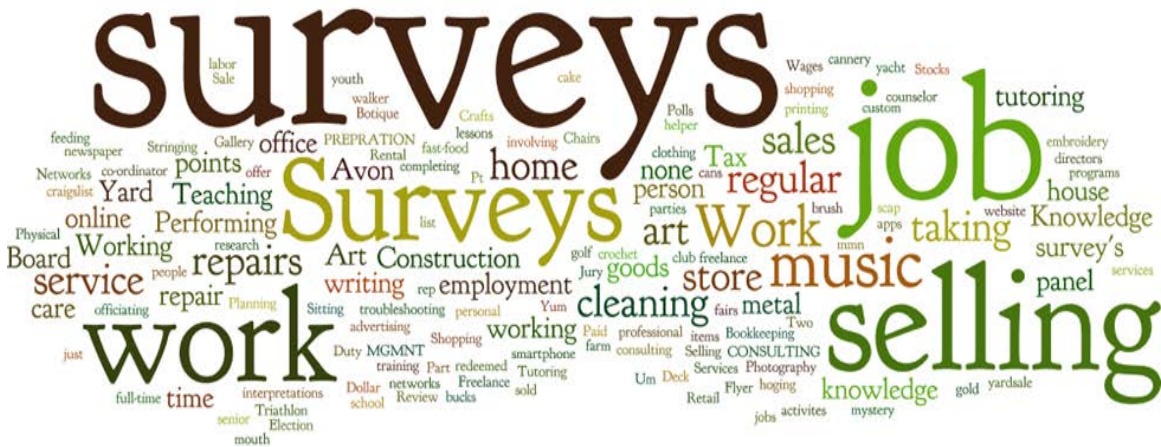
The tabulations represent the question the E&I qualified respondents saw and their answer options to the fullest extent possible. For question context, skip patterns and instructions to respondents, please see Appendix A. Total E & I qualified Respondent Sample Weights are used in all numerical calculations. All text images use unweighted text responses.

Screener Questions, E & I qualified Respondent, n=2,483	Percent	Percent	Percent
<b>First, we have some questions on activities that you may have been <u>paid</u> to do. In the last 6 months, have you been <u>paid</u> for the following?</b>	Yes	No	Refused
Babysitting and/or child care services	17.1	82.0	1.0
Disabled adult and/or elder care services	11.2	87.9	0.9
House cleaning, house painting, house sitting, yard work, landscaping and/or other property maintenance work	26.7	72.6	0.7
Providing personal services to individuals, such as: picking up their dry cleaning, helping people move, dog walking, running errands, booking travel, etc.	14.0	84.8	1.1
<b>In the last 6 months, have you been <u>paid</u> for the following?</b>			
Completing online tasks through websites, such as Amazon Services, Mechanical Turk, Fiverr, Task Rabbit, YouTube. Such tasks might include editing documents, reviewing resumes, writing songs, creating graphic designs, rating pictures, posting videos, blog posts, etc.	12.9	86.7	0.4
Renting out property, such as your car, your place of residence, or other items you own, through websites, newspaper ads, flyers, etc.	10.7	88.8	0.5
Selling new/used goods, handcrafts, etc., online through eBay, Craigslist, or other websites	32.3	67.3	0.4
Other online paid activities <b>[text box]</b>	19.5	70.3	10.2
<b>In the last 6 months, have you been <u>paid</u> for the following?</b>			
Selling goods or services at temporary locations such as flea markets, swap meets, garage sales, mobile vans/trucks, or stalls/kiosks	16.4	83.4	0.2
Selling goods at consignment shops or thrift stores	13.7	86.2	0.2
Other paid activities <b>[text box]</b>	7.5	81.7	10.8
Number of Respondents	2,483		

Screener Questions, E & I qualified Respondent, n=2,483	Percent	Percent	Percent
In the last 6 months, have you been <b>paid</b> for the following?	Yes	No	Refused
Other <b>online</b> paid activities [text box]	19.5	70.3	10.2
Number of Respondents writing text	435		



Screener Questions, E & I qualified Respondent, n=2,483	Percent	Percent	Percent
In the last 6 months, have you been paid for the following?	Yes	No	Refused
Other paid activities [text box]	7.5	81.7	10.8
Number of Respondents writing text	177		



Employment Module	Percent
E1[S] We are interested in your employment status. In the past 6 months, which <u>one</u> of the following BEST describes your current employment situation?	
Employed	56.3
Temporarily laid off	0.9
Not employed, but looking for employment	5.7
Not employed and not looking for employment	2.0
Homemaker	8.0
Student	7.1
Disabled and not working	5.0
Retired	12.1
Other [text]	2.7
Refused	0.4
Number of Respondents	2,483

Employment Module	Percent
E2[S] Thinking of your main employment, in the past 6 months did you:	
Work full-time for someone else	72.2
Work part-time for someone else	17.2
Work for yourself (self-employed)	6.6
Work as a partner in a partnership (e.g. partner in law firm, medical practice)	0.4
Work as a consultant/contractor	0.8
Work as a sole proprietor	0.2
Work as a small business owner	1.1
Refused	1.5
Number of Respondents	1,275

Employment Module	Percent
E3A[S] Besides being temporarily laid off, in the past 6 months did you also have paid employment?	
Yes, I work full-time for someone else	41.8
Yes, I work part-time for someone else	27.8
No	30.4
Number of Respondents	24

Employment Module	Percent
E3B[S] Besides being a homemaker, in the past 6 months did you also have paid employment?	
Yes, I work full-time for someone else	0.8
Yes, I work part-time for someone else	15.4
No	76.3
Other [text]	7.5
Number of Respondents	183

Employment Module	Percent
E3C[S] Besides being a student, in the past 6 months did you also have a paid job?	
Yes, I work full-time for someone else	6.7
Yes, I work part-time for someone else	46.9
No	37.9
Other [text]	8.6
Number of Respondents	114

Employment Module	Percent
E3D[S] Besides being retired, in the past 6 months did you also have a paid job?	
Yes, I work full-time for someone else	1.0
Yes, I work part-time for someone else	15.1
No	80.4
Other [text]	3.4
Refused	0.2
Number of Respondents	428

Employment Module	Percent
E4[S] In addition to your main employment, in the past 6 months did you also have other paid employment?	
Yes, I have another full-time employment	3.5
Yes, I have another part-time employment	16.5
No	77.2
Other [text]	2.3
Refused	0.5
Number of Respondents	1,275



Employment Module	Percent
E7: Altogether, how many different employment activities did you have in the last 6 months at which you made any money (including any work from which you were temporarily laid off)?	
Refused	2.9
1	62.3
2	22.8
3	8.4
4	0.9
5	1.1
6	0.2
7	0.2
8	0.2
10	0.5
11	0.1
12	0.1
15	0.1
20	0.0
25	0.2
33	0.1
40	0.0
100	0.1
Number of respondents	1,275

Employment Module	Percent
E8: Out of the past 26 weeks (past 6 months), about how many weeks did you do any work for pay or profit (including any paid vacation, sick leave or holiday time)?	
Refused	2.6
0	9.1
1	4.8
2	3.4
3	1.2
4	1.1
5	0.9
6	0.9
7	0.1
8	0.6
9	0.1
10	0.4
11	0.2
12	0.5
13	0.7
14	0.5
15	0.6
16	1.0
17	0.3
18	0.6
19	0.0
20	2.4
21	0.2
22	0.9
23	0.9
24	2.9
25	2.4
26	60.8
Number of respondents	1,275





Self-Employed/Consultant/Contractor Work Module	Percent
SE3[S] In the <b>last 6 months</b> , did your self-employment/consultant/contractor work include being on-call or on-demand? For example, being on-call or on-demand means that one or more of your clients call you up for assignments or projects on an “as needed” basis.	
Refused	2.5
No	51.5
Yes	46.0
Number of Responses	118

Self-Employed/Consultant/Contractor Work Module	Percent
SE4[M] Where do you <b>mainly</b> do your work?	
Refused	1.8
Home/Home-based	55.1
Office (not home-based)	10.4
Shared office space (not home-based)	6.1
Home or workplace of client	20.2
Construction site	11.4
Market or kiosk stall	1.4
Street stall	0.0
Mobile vendor	2.8
Farm or agricultural plot	3.8
Other, specify [ <b>text</b> ]	9.8
Number of Responses	118

Self-Employed/Consultant/Contractor Work Module	Percent
SE5[S] Aside from being self-employed/consultant/contractor, have you had work as a paid employee in the <b>last 6 months</b> ?	
Refused	2.3
No	79.9
Yes	17.7
Number of Responses	118

Self-Employed/Consultant/Contractor Work Module	Percent
SE6[S] Do you want steady full-time employment as a paid employee?	
Refused	1.8
No	65.8
Yes	32.4
Number of Responses	118

Self-Employed/Consultant/Contractor Work Module	Percent
SE7[S] Do you want steady part-time employment as a paid employee?	
Refused	1.8
No	70.3
Yes	27.9
Number of Responses	118

Self-Employed/Consultant/Contractor Work Module	Percent
SE8[S] Have you been unemployed (not been paid as an employee or self-employed) in the <b>last 6 months</b> ?	
Refused	4.2
No	84.7
Yes	11.1
Number of Responses	118

Self-Employed/Consultant/Contractor Work Module	Percent
SE9[S]Please answer yes or no to each option; Grid-Show Both A and B Selections on Same Page	
Do you prefer:	
A. Being your own boss?	
Refused	1.6
Yes	91.9
No	6.6
B. Working for someone else for pay?	
Refused	3.2
Yes	24.5
No	72.3
Number of Responses	118

Self-Employed/Consultant/Contractor Work Module	Percent
SE10[S] If you could get more pay being a paid employee at a company or organization rather than being self-employed/ consultant/contractor, would you take it?	
Refused	5.3
Yes	41.4
No	53.3
Number of Responses	107

Self-Employed/Consultant/Contractor Work Module	Percent
SE11[S] In the <b>last 6 months</b> , did you do any work outside of your usual self-employed/ consultant/contractor activities to earn additional money?	
Refused	2.8
Yes	27.0
No	70.3
Number of Responses	118

Partnerships/Sole Proprietorship/Small Business Module	Percent
SB1[S] Which of the following best describes the partnership/sole proprietorship/small business you own?	
Refused	0.0
Clinics/Medical Office	0.0
Construction Company	4.4
Daycare (children)	0.0
Elder care / home health care	3.7
Business/Support Services (such as engineering firm, architects’/lawyer’s office, research, marketing, web-design/program coding, communication, etc.)	21.7
Factory/manufacturing	0.0
Farming/agriculture, animal, ranching, organic food, etc.	0.0
Finance, insurance, rental/real estate or property management	1.5
Food catering/restaurant/food truck/food stall	9.1
Personal services	8.7
Retail/Store/Shop	20.7
Tutoring/Education	0.0
Specialty handicrafts, cabinetry, sewing, upholstery, electrical, plumbing, etc.	2.3
Other, specify [TEXT]	27.8
Number of Responses	25

Partnerships/Sole Proprietorship/Small Business Module	Percent
SB2[S] On average, how many people did your partnership/ sole proprietorship/small business regularly employ with pay in the <b>last 6 months, including yourself</b> ?	
Refused	0.0
1 (yourself)	42.4
2 to 5	15.9
6-10	21.8
more than 10	19.8

Partnerships/Sole Proprietorship/Small Business Module	Mean (S.D.)
<b>SB3 [Q]</b> In the <b>past 6 months</b> , how many of the people working in your partnership/sole proprietorship/small business for pay are ( <b>including yourself</b> ):	
Male: _____ [range:0-100]	6.6 (13.4)
Female: _____ [range:0-100]	8.6 (17.9)
Number of Responses	25

Partnerships/Sole Proprietorship/Small Business Module	Percent
<b>SB4[S]</b> Where do you mainly do your work for your partnership/sole proprietorship/ small business?	
Refused	0.0
Home/Home-based	34.9
Office (not home-based)	25.3
Shared office space (not home-based)	0.0
Home or workplace of client	15.7
Construction site	3.4
Market or kiosk stall	0.0
Street stall	0.0
Mobile vendor	7.4
Farm or agricultural plot	0.00
Other, specify [text]	13.3
Number of Responses	25

Partnerships/Sole Proprietorship/Small Business Module	Percent
<b>SB5[S]</b> Aside from being a partner/ sole proprietor/small business owner, have you had work as a paid employee in the <b>last 6 months</b> ?	
Refused	0.0
No	89.1
Yes	10.9
Number of Responses	24

Partnerships/Sole Proprietorship/Small Business Module	Percent
<b>SB6[S]</b> Do you want steady full-time employment as a paid employee ?	
Refused	0.0
No	54.8
Yes	45.2
Number of Responses	24

Partnerships/Sole Proprietorship/Small Business Module	Percent
SB7[S] Do you want steady part-time employment as a paid employee ?	
Refused	5.5
No	67.7
Yes	26.8
Number of Responses	25

Partnerships/Sole Proprietorship/Small Business Module	Percent
SB8[S] Have you been unemployed/without customers or clients in the <b>last 6 months</b> ?	
Refused	0.0
No	95.8
Yes	4.2
Number of Responses	25

Partnerships/Sole Proprietorship/Small Business Module	Percent
SB9[S] Please answer yes or no to each option; Grid-Show Both A and B Selections on Same Page	
Do you prefer:	
A. Being your own boss?	
Refused	6.6
Yes	93.4
No	0.0
B. Working for someone else for pay?	
Refused	6.6
Yes	18.6
No	74.8
Number of Responses	25

Partnerships/Sole Proprietorship/Small Business Module	Percent
SB10[S] If you could get more pay being a paid employee at a company or organization rather than being a partner/ sole proprietor/small business owner, would you take it?	
Refused	3.6
Yes	29.8
No	66.6
Number of Responses	24

Partnerships/Sole Proprietorship/Small Business Module	Percent
SB11[S] In the <b>last 6 months</b> , did you do any work outside of your partnership/sole proprietorship/ small business operation to earn additional money?	
Refused	3.7
Yes	24.5
No	71.8
Number of Responses	25

Side Employment and Informal Work Activities Module	Percent
SIW1-3[S]Grid Format; In the <b>last 6 months</b> , have you earned any money using any of the following Internet sites or mobile apps?	
Airbnb (www.airbnb.com)	1.2
Amazon Mechanical Turk (www.mturk.com)	2.7
Care.com (www.care.com)	1.1
Craigslist (www.craigslist.com)	15.2
eBay (www.ebay.com)	14.1
Etsy (www.etsy.com)	2.0
Fiverr (www.fiverr.com)	0.8
Freelancer (www.freelancer.com)	1.2
Uber (www.uber.com)	2.1
Lyft (www.lyft.com)	1.2
Sittercity (www.sittercity.com)	0.9
Task Rabbit (www.taskrabbit.com)	1.0
Upwork (formerly eLance/oDesk, www.upwork.com)	1.1
Other websites which enable informal paid or side work activities (please specify) [TEXT]	4.5
Number of Respondents	2,483



Side Employment and Informal Work Activities Module, n=2,483	Percent
SIW1-3[S]Grid Format; In the <b>last 6 months</b> , have you earned any money using any of the following Internet sites or mobile apps?	
Other websites which enable informal paid or side work activities (please specify) [TEXT]	4.5
Number of Respondents writing text: 91 (unweighted)	

Side Employment and Informal Work Activities Module	Percent
SIW4[M] In the <b>last 6 months</b> , what are <b>all</b> the reasons why you have engaged in these paid or side work activities?	
Refused	11.0
To earn money as a primary source of income	27.1
To earn extra money on top of pay from my current employment, retirement, pension, disability, or other regular source of income	34.3
To earn extra money to help family members	13.7
To maintain existing employment-related skills	3.9
To acquire new employment-related skills	4.5
To network/meet people	4.4
Just for fun (as a hobby)	25.6
Other (please specify) [TEXT]	11.3
Number of Respondents	2,483



Side Employment and Informal Work Activities Module	Mean
<b>SIW6 [Q]</b> Excluding GfK surveys, considering <b>ALL occasional</b> paid activities or gig jobs in which you participated in the <b>last 6 months</b> (those that are <b>not</b> part of your primary paid job(s)):	
a. How much time do you usually spend per month on paid work activities or side jobs, other than your primary job?	hours per month 13.3
b. About how much of your household monthly income do you usually get from paid work activities or side jobs? For example, 10% of your monthly income, or 60% of your monthly income.	% of overall monthly household income 12%
Number of Respondents	2,483

Side Employment and Informal Work Activities Module	Percent
<b>SIW7[S]</b> <b>Six months from now</b> , do you expect to devote more, the same, or less time to paid or side work activities other than your primary employment compared to today?	
More	18.2
Less	16.5
About the same	63.5
Refused	1.8
Number of Respondents	2,483

Side Employment and Informal Work Activities Module	Percent
<b>SIW8[S]</b> To what extent have the paid or side work activities helped you to offset any unemployment spells, loss of working hours, loss of benefits, or frozen wages in formal employment in the <b>last 6 months</b> ?	
Very much	5.6
Somewhat	18.8
Not at all	27.5
Does not apply	46.7
Refused	1.4
Number of Respondents	2,483

Side Employment and Informal Work Activities Module	Percent
<b>SIW9[S]</b> Please consider <b>ALL paid or side</b> work activities in which you participate <b>not</b> including your primary employment and excluding GfK surveys. In the <b>past 6 months</b> , to what extent has the money earned from paid or side work activities been a <i>significant</i> source of household income?	
Very much	4.4
Somewhat	18.2
Not at all	45.3
Does not apply	30.7
Refused	1.4
Number of Respondents	2,483

Side Employment and Informal Work Activities Module	Percent
SIW10[S] Please consider <b>ALL paid or side</b> work activities in which you participate, <b>not</b> including your primary employment and excluding GfK surveys. In the <b>past 6 months</b> , to what extent has the money earned from paid or side work activities been a <b><i>regular/consistent</i></b> source of household income?	
Very much	5.6
Somewhat	19.4
Not at all	43.5
Does not apply	29.9
Refused	1.6
Number of Respondents	2,483

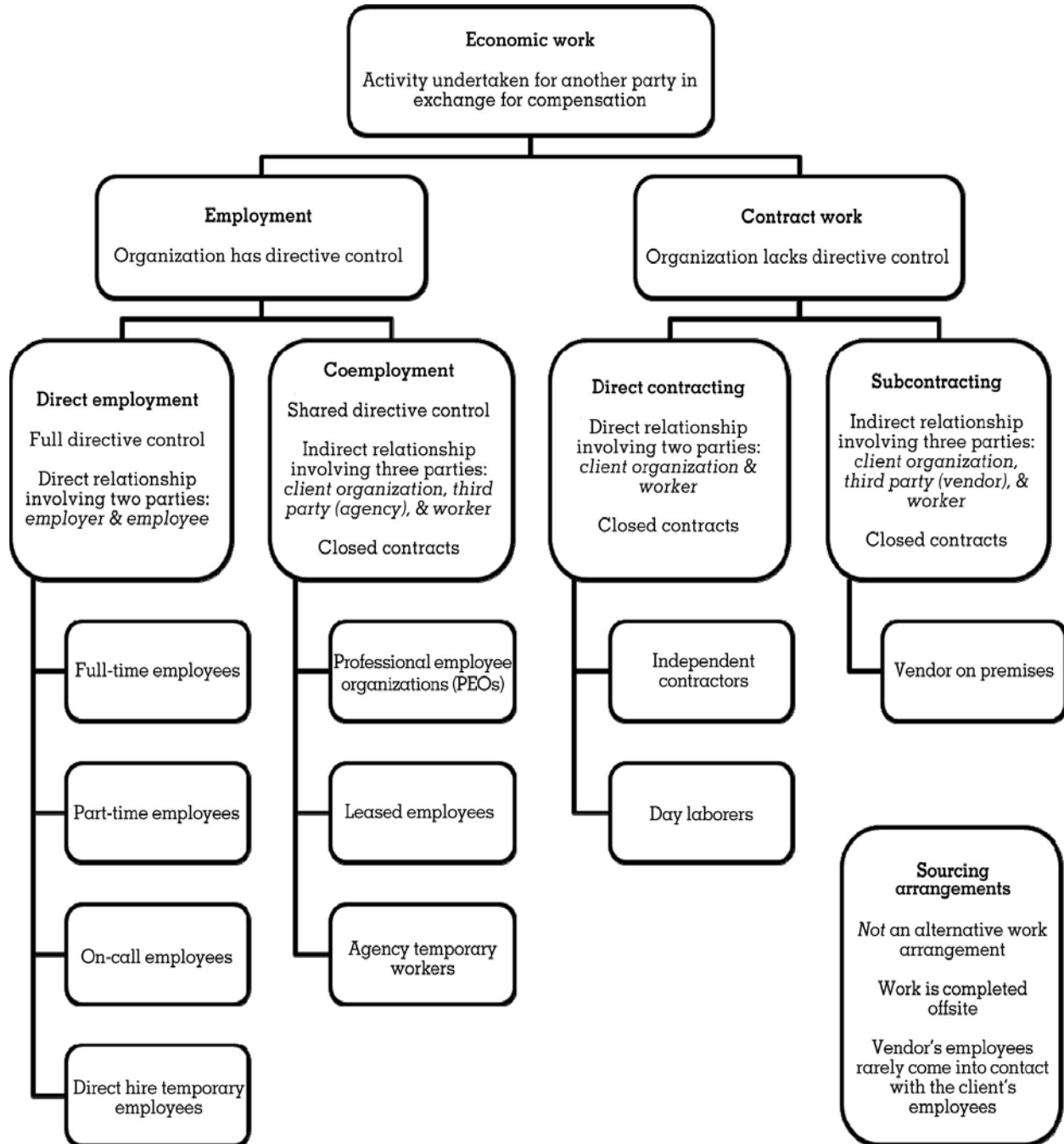
Financing Self-Employment/Consultant/Contractor Work Module	Percent
F1[M] In the <b>past 6 months</b> , how have you financed your self-employed/consultant/contractor activities?	
Refused	2.3
1. Personal credit card	18.8
2. Community participation or savings circles loan (for example, tanda, cundina, cesta, san, susu, hui, qandeiro, quiniela, etc.)	0.8
3. Home equity line of credit (using your home value as a line of credit)	3.0
4. Income from other employment	6.2
5. Loan from a Community Development Financial Institution (CDFI) – microloan, etc.	0.0
6. Loans from friends/family	3.0
7. Online loan (Prosper, Lending Club, Kabbage, etc.)	0.0
8. Pay day loan	0.0
9. Personal bank loan (secured – you put up collateral such as equipment, auto, land etc.)	1.0
10. Personal bank loan (signature)	1.0
11. Business Credit Card	10.0
12. Savings	4.9
13. Small business or commercial bank loan (secured – you put up collateral such as equipment you use in your business, land, etc.)	0.0
14. Small business or commercial bank loan (signature – no collateral)	0.0
15. I do not need to finance these activities	62.6
16. Other, please specify: [TEXT]	0.0
Number of Respondents	118

<b>Financing Partnership/Sole Proprietorship/Small Business Module</b>	<b>Percent</b>
F2[M] In the <b>past 6 months</b> , how have you financed your partnership/sole proprietorship/small business activities?	
Refused	0.0
1. Personal credit card	22.3
2. Community participation or savings circles loan (for example, tanda, cundina, cesta, san, susu, hui, qandeiro, quiniela, etc.)	0.0
3. Home equity line of credit (using your home value as a line of credit)	2.1
4. Income from other employment	1.7
5. Loan from a Community Development Financial Institution (CDFI) – microloan, etc.	0.0
6. Loans from friends/family	11.5
7. Online loan (Prosper, Lending Club, Kabbage, etc.)	0.0
8. Pay day loan	1.1
9. Personal bank loan (secured – you put up collateral such as equipment, auto, land etc.)	0.0
10. Personal bank loan (signature)	1.3
11. Business Credit Card	15.5
12. Savings	24.9
13. Small business or commercial bank loan (secured – you put up collateral such as equipment you use in your business, land, etc.)	9.7
14. Small business or commercial bank loan (signature – no collateral)	6.1
15. I do not need to finance these activities	45.0
16. Other, please specify: <b>[TEXT]</b>	3.7
Number of Respondents	25

Summary Statistics for Demographic Characteristics	Mean Weighted	Stand Dev Weighted	Counts Weighted	Mean Unweighted	Stand Dev Unweighted	Counts Unweighted
Age	42.90	16.88	2,483	46.63	17.37	2,483
Male	0.4357	0.4960	1,082	0.4555	0.4981	1,131
Female	0.5643	0.4960	1,401	0.5445	0.4981	1,352
18-29	0.2909	0.4543	722	0.2247	0.4175	558
30-44	0.2828	0.4505	702	0.2561	0.4366	636
45-60	0.2400	0.4272	596	0.2537	0.4352	630
Ages over 60	0.1863	0.3895	463	0.2654	0.4416	659
Less than high school	0.1263	0.3323	314	0.0934	0.2911	232
High school degree	0.2640	0.4409	656	0.2867	0.4523	712
Some college	0.2992	0.4580	743	0.3109	0.4630	772
Bachelor's degree or higher	0.3104	0.4628	771	0.3089	0.4621	767
White, non-Hispanic	0.6381	0.4807	1,584	0.7112	0.4533	1,766
Black, non-Hispanic	0.1158	0.3200	288	0.1015	0.3020	252
Other, non-Hispanic	0.0737	0.2613	183	0.0399	0.1957	99
Hispanic	0.1569	0.3638	390	0.1071	0.3093	266
2 or more races, non-Hispanic	0.0155	0.1237	39	0.0403	0.1966	100
Less than \$25,000	0.1757	0.3806	436	0.2831	0.4506	703
\$25,000-\$39,999	0.1298	0.3361	322	0.2296	0.4206	570
\$40,000-\$74,999	0.2522	0.4344	626	0.1917	0.3936	476
\$75,000-\$99,999	0.1459	0.3531	362	0.0918	0.2889	228
Greater than \$100,000	0.2964	0.4568	736	0.2038	0.4028	506
Married	0.4873	0.4994	1,210	0.4809	0.4997	1,194
Not married	0.5127	0.4994	1,273	0.5191	0.4997	1,289
Northeast	0.1719	0.3774	427	0.1861	0.3892	462
Midwest	0.2378	0.4258	590	0.2606	0.4390	647
South	0.3567	0.4791	886	0.3355	0.4723	833
West	0.2336	0.4232	580	0.2179	0.4129	541
Employed	0.6210	0.4852	1,542	0.5743	0.4945	1,426
Unemployed, in labor force	0.0915	0.2884	227	0.0854	0.2795	212
Not in labor force	0.2875	0.4527	714	0.3403	0.4739	845
Home Owner	0.6924	0.4616	1,719	0.6609	0.4734	1,641
Renter	0.2684	0.4432	666	0.3033	0.4598	753
Occupied without payment of cash rent	0.0392	0.1940	97	0.0358	0.1859	89
Non-Metro	0.1374	0.3443	341	0.1458	0.3530	362
Metro	0.8626	0.3443	2,142	0.8542	0.3530	2,121
Number of Jobs: 1	0.5014	0.5001	1,245	0.4648	0.4989	1,154
Number of Jobs: 2	0.0862	0.2807	214	0.0814	0.2734	202
Number of Jobs: 3	0.0167	0.1282	42	0.0145	0.1196	36
Number of Jobs: 4 or more	0.0124	0.1106	31	0.0109	0.1037	27
<i>Responses</i>	2,483			2,483		

Appendix C

**Classification of Economic Work Arrangements**



**Source:** Figure 1, Cappelli, P. and J. Keller, (October 2013b). “Classifying work in the new economy.” *Academy of Management Review*, 38(4), 575-596. <http://amr.aom.org/content/38/4/575.short>

Work Arrangement Available to Organizations

Arrangement	Description
Full-time employees	<ul style="list-style-type: none"> <li>• Work for the organization that both employs them and uses their services</li> <li>• Organization controls both the work process and work outcome</li> <li>• Organization is responsible for most regulatory requirements, including payroll and employment taxes, in addition to managing the screening, hiring, wage setting, and termination</li> </ul>
Part-time employees	<ul style="list-style-type: none"> <li>• Work for the organization that both employs them and uses their services</li> <li>• Organization controls both the work process and work outcome</li> <li>• Organization is responsible for most regulatory requirements, including payroll and employment taxes, in addition to managing the screening, hiring, wage setting, and termination</li> <li>• Distinction between full and part time is based on number of hours worked, with part-time workers generally working less than 35 hours per week; benefits are typically less, as are career prospects</li> <li>• Typically stay in the same job, often the same job as full-time employees</li> </ul>
On-call employees	<ul style="list-style-type: none"> <li>• Work for the organization that both employs them and uses their services</li> <li>• Organization controls both the work process and work outcome</li> <li>• Organization is responsible for most regulatory requirements, including payroll and employment taxes, in addition to managing the screening, hiring, wage setting, and termination</li> <li>• Do not have a regular schedule for work; typically called into work only when needed, although they can be scheduled to work for several days or weeks in a row</li> <li>• Required to be available during certain on-call periods; not treated as a “regular” employee</li> </ul>
Direct hire temporary employees	<ul style="list-style-type: none"> <li>• Work for the organization that both employs them and uses their services</li> <li>• Organization controls both the work process and work outcome</li> <li>• Organization is responsible for most regulatory requirements, including payroll and employment taxes, in addition to managing the screening, hiring, wage setting, and termination</li> <li>• Perform work as a short-term supplement to a firm’s workforce (includes seasonal workers)</li> <li>• No expectation of continuing relationship</li> </ul>



Work Arrangement Available to Organizations (continued)

Arrangement	Description
Professional Employee's Organization (PEO)	<ul style="list-style-type: none"> <li>• PEOs are administrative organizations that engage in a contractual relationship with PEOs do not provide labor to work sites; rather, an organization transfers its current workforce to the employ of a third-party agency: the workers stay put, typically doing the same tasks with similar terms and conditions of employment, but legal responsibility for the employees is transferred to the PEO</li> <li>• PEOs maintain an employment relationship with their employees that is intended to be long term and not temporary</li> <li>• PEOs share/allocate employer responsibilities in a manner consistent with maintaining client responsibility for their product or service</li> <li>• PEOs typically provide benefit plans for the workers and provide human resource services to the work-site employertheir client organizations</li> </ul>
Agency temporary workers	<ul style="list-style-type: none"> <li>• Employed by a temporary agency</li> <li>• Agency provides the worker to client organizations for what are usually short-term assignments</li> <li>• Client controls the work outcome, while the agency reserves the right to direct and control workers</li> <li>• Client's direction and control over the work process are limited to the extent necessary to conduct the client's business</li> <li>• Work is typically performed at the client's location</li> <li>• Workers return to the agency for reassignment after completion of their work with the client</li> <li>• Agency is responsible for most regulatory requirements, including payroll and employment taxes, in addition to managing the screening, hiring, wage setting, and termination</li> </ul>
Independent contractors	<ul style="list-style-type: none"> <li>• Work for themselves—are not employees</li> <li>• Contract directly with clients</li> <li>• Work outcome is specified by the client in the contract, but the work process is controlled by the worker</li> <li>• Typically hired on a project basis, although the scope and length of projects may vary considerably</li> <li>• May work for multiple clients simultaneously and for various lengths of time</li> <li>• Independent contractors are responsible for paying their own taxes and securing Benefits</li> </ul>

Work Arrangement Available to Organizations (continued)

Arrangement	Description
Day laborers	<ul style="list-style-type: none"> <li>• Day laborers are technically contractors hired on a one-job basis, typically lasting between one and three days, although they can be hired repeatedly by the same organization</li> <li>• Pay and tasks are often negotiated after the worker is selected, with informal negotiation sometimes continuing at the job site depending on circumstances</li> <li>• Absence of formal contracts</li> <li>• Payment is often in cash, evading taxes</li> </ul>
Vendor-on-premises	<ul style="list-style-type: none"> <li>• An organization contracts with a vendor to perform work</li> <li>• Individuals who perform the work are either employed by or are engaged as independent contractors by the vendor</li> <li>• The work process is directed by the vendor</li> <li>• A key element of such contracts is the notion of a “work product”; the vendor is contracted to provide a service, but how the service is provided is up to the vendor</li> <li>• Vendor is responsible for most regulatory requirements, including payroll and employment taxes, in addition to managing the screening, hiring, wage setting, and termination</li> <li>• Relevant context is where work is performed at client’s location while engaging with client’s employees and management</li> </ul>

**Source:** Table 2, Cappelli, P. and J. Keller, (October 2013b). “Classifying work in the new economy.” *Academy of Management Review*, 38(4), 575-596. <http://amr.aom.org/content/38/4/575.short>

Appendix D: Comparisons of BLS Contingent Work CPS Survey, Katz and Krueger-RAND ALP Survey and Enterprising and Informal Work Activity (EIWA) Survey

Characteristics of Employed Workers	CPS		K&K RAND Oct/Nov-2015		EIWA Oct/Nov 2015
	2005 October	Unweighted	Weighted	Alt. Weight	Weighted
Self-Employment	9.6	13.3	11.6	9.6	9.2
Median Age (Years)	46	50	41	41	41
Mean Age (Years)	46.1	48.3	42.6	42.5	42.9
Female	46.8	55.5	47.1	47.1	56.4
Race/Ethnicity:					
White	79.1	80.6	76.1	75.9	63.8
African-American	11.8	8.7	10.1	10.3	11.6
Hispanic	16.6	15.5	19.7	19.8	15.7
Educational Attainment:					
Bachelor's Degree or Higher	36.3	48.5	35.4	35.5	31.0
Some College or Associate's Degree	28.9	37.2	30.1	30.1	29.9
High School Graduate	26.6	12	28.3	28.3	26.4
Less Than High School Diploma	8.3	2.3	6.2	6.1	12.6
Multiple Jobholder	5.2	14.3	13.2	13.1	20.0
In Labor Force (Percent of Population)	62.7	62.8	67.5	67.5	56.3
Part-Time Employment (< 35 Actual Hours)	25.2	26.2	24.2	23.5	17.2
Part-Time Employment: First Job (< 35 Actual Hours)	26.4	29	27	26.2	
Industry:					
Agriculture, Forestry, Fishing, and Hunting	1.5	1	1.6	1.5	1.3
Mining	0.6	0.6	0.5	0.5	0.8
Utilities	0.9	0.5	0.9	0.9	1.4
Construction	6.6	3.1	4.1	3.9	6.1
Manufacturing	10.6	7.3	8.6	8.8	6.9
Wholesale Trade	2.4	2.6	2.2	2.2	2.2
Retail Trade	11	8.7	9.6	9.6	8.4
Transportation and Warehousing	4.4	3.8	5.4	5.4	3.5
Information	2	3.3	3.6	3.7	2.9
Financial Activities	6.7	9.2	9.2	9.2	5.8
Professional and Business Services	11.9	14.5	13.4	13.2	11.9
Education and Health Services	22.7	26	22.4	22.5	11.3
Leisure and Hospitality	9.1	5.4	6	6	9.1
Other Services (Excluding Public Administration)	5	5.2	4.8	4.7	6.8
Public Administration	4.7	8.7	7.7	7.8	4.0

Source: Katz and Krueger, 2016 – CPS, 1995 & 2005, RAND Oct/Nov 2015; EIWA Survey, Nov-Dec 2015

Notes: For Katz and Krueger (2016), figures are percent of employed who worked in survey week; EIWA figures are percent of E&I qualified respondents in past 6 months.

Appendix D (continued)

	CPS	K&K RAND Oct/Nov-2015			EIWA Oct/Nov 2015
	2005 October	Un- weighted	Weighted	Alt. Weight	Weighted
Management	11.4	13.3	12.6	12.6	11.7
Business and Financial Operations	4.8	7.9	7.9	7.9	5.3
Computer and Mathematical	2.8	3.4	3.1	3.1	5.1
Architecture and Engineering	2.1	2.1	2	2.1	2.4
Life, Physical, and Social Science	1	1.5	1.4	1.4	1.4
Community and Social Service	1.7	4.3	2.9	2.9	0.9
Legal	1.2	1.8	1.4	1.4	0.8
Education, Training, and Library	6	8.8	6.6	6.7	10.9
Arts, Design, Entertainment, Sports, and Media	2	3.3	2.7	2.6	16.2
Healthcare Practitioners and Technical	6.1	6	5.9	6	5.9
Healthcare Support	2.3	3.9	3.9	3.9	3.6
Protective Service	2.1	1.9	2.8	2.8	1.4
Food Preparation and Serving Related	5.5	3	4.5	4.5	3.8
Building and Grounds Cleaning and Maintenance	3.9	1.9	2.7	2.7	2.6
Personal Care and Service	3.5	3.2	2.8	2.6	3.2
Sales and Related	10.2	8.5	8.4	8.3	6.9
Office and Administrative Support	12	13.2	11.7	11.8	7.1
Farming, Fishing, and Forestry	0.7	0.5	0.6	0.5	0.6
Construction and Extraction	5.2	1.5	2.8	2.6	1.3
Installation, Maintenance, and Repair	3.5	1.8	2.8	2.8	2.3
Production	5.7	4.1	5	5.1	1.7
Transportation and Material Moving	6.3	3.9	5.4	5.5	2.2
Median Actual Hours Worked: Total	40	40	40	40	--
First Job	40	40	40	40	--
Second Job	10	10	10	10	--
Mean Actual Hours Worked: Total	38.8	38.5	39.4	39.6	--
First Job	38.1	36.7	37.5	37.8	--
Second Job	13.3	12.9	14	14.1	--
Median Weekly Earnings: First Job (\$)	700	875	875	875	--
Mean Weekly Earnings: First Job (\$)	895.4	1014.8	1017	1019.6	--
<i>Number of Observations</i>	58,629	2,194	2,194	2,194	2,483

Source: Katz and Krueger, 2016 – CPS, 1995 & 2005, RAND Oct/Nov 2015; EIWA Survey, Nov-Dec 2015

Notes: For Katz and Krueger (2016), figures are percent of employed who worked in survey week; EIWA figures are percent of E&I qualified respondents in past 6 months.