



Always Hustling: Insights on Latinos in the Gig Economy and Enhancing Financial Stability



UnidosUS, previously known as NCLR (National Council of La Raza), is the nation's largest Hispanic civil rights and advocacy organization. Through its unique combination of expert research, advocacy, programs, and an [Affiliate Network](#) of nearly 300 community-based organizations across the United States and Puerto Rico, UnidosUS simultaneously challenges the social, economic, and political barriers that affect Latinos at the national and local levels.

For more than 50 years, UnidosUS has united communities and different groups seeking common ground through collaboration, and that share a desire to make our country stronger.

For more information on UnidosUS, visit www.unidosus.org or follow us on [Facebook](#), [Instagram](#), and [Twitter](#).

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INTRODUCTION

The “gig economy”^{*} has captured attention nationwide as the share of the U.S. workforce in that sector rose from 10.1% in 2005 to 15.8% in 2015.¹ This growth coincides with an economy where the quality of traditional jobs—involving a long-term employee-employer relationship and hourly wage or annual salary—continues to erode, leaving many workers with low and stagnant wages, involuntary part-time work, and fewer benefits.² Now, with the economic crisis spurred by the coronavirus pandemic, which has led to an unprecedented 67 million unemployment claims, more struggling workers will turn to the gig sector for additional income and survival.³ But the coronavirus pandemic has done more than cause financial loss. It has highlighted the need for greater health and economic workplace protections, which the gig economy largely does not offer. Keeping up with the growth of the gig economy and the needs of workers will require a focus on this type of work from policymakers as part of the coronavirus recovery. This is especially true if more workers turn to this industry to fill the gaps left by low-wage jobs, most of which also fail to offer benefits and protections. It is critical that we better understand this industry and the many different types of gig work before identifying what is needed to offer these workers the security that is present in more traditional jobs.

What Is the Gig Economy?

Three main parts make up the “gig” economy:

1. The independent worker who accepts “gigs” or a task or project rather than regular salary or hourly pay from an employer.
2. Connectors—the companies or people who connect the worker to the consumer in various ways, including word of mouth or app-based technology.
3. Consumer—person who needs a specific service, for example, a ride, an item delivered, or another task such as walking a dog or intermittent child care.

Source: UnidosUS adaptation of information from Emilia Istrate and Jonathan Harris, “The Future of Work: The Rise of the Gig Economy” (National Association of Counties), <https://www.naco.org/featured-resources/future-work-rise-gig-economy> (accessed June 2020).

^{*} For purposes of this brief, a “gig worker” is any person engaged in nonstandard work arrangements, including independent contractors, freelance workers, or anyone engaged in similar, on-demand work for goods or services. This includes work done offline and/or online. The terms “gig work” and “nonstandard arrangements” are both used to describe this work.

While the gig economy and the narrative around it constantly shifts, the idea of nonstandard work arrangements is not new for Latinos* and persists even when unemployment levels are at historic lows.⁴ Some qualities of gig work, including absent benefits or worker protections, limited flexibility, and low and diminishing pay, can perpetuate financial insecurity for workers.⁵ This is particularly troublesome because Latinos are the most represented racial and ethnic group to engage in the gig economy, and they already contend with long-standing economic inequities including lower pay and wealth.⁶ Latinos are a younger population, with a median age of 29, and they represent a substantial share of the workforce.⁷ Therefore, their access to economic opportunities will have a significant role in shaping the nation's economic future.⁸

This brief aims to summarize the data about Latino gig workers and what community leaders think about the data based on their experience in working with Latinos. Their rich insights bring to light the nuanced factors affecting the Latino experience with gig work and help to identify how to best place them, and all gig workers, on more solid financial ground as the job market continues to evolve.

BACKGROUND

Latinos in the Gig Economy

Measuring the size and scope of the gig economy is difficult, and determining the Latino share of that population is complex. For example, estimates of the size of the gig economy alone varies from 10.1% of the American workforce to nearly one in three adults earning money from gigs.⁹ This is due in large part to the rapid evolution of the sector, lack of standard definitions for gig workers, what constitutes a gig, and how workers connect to gigs. Additionally, accurately representing certain populations, including Latinos, in national surveys can be difficult due to the lack of culturally and linguistically appropriate questions, leading to nonresponse and underrepresentation. These factors make it difficult to fully understand the magnitude of—and how different communities fare in—this sector.¹⁰ With those challenges in mind, UnidosUS analyzed data for Latinos from the 2019 Survey of Household Economics and Decisionmaking (SHED) because it includes the broadest definition of gig work.[†]

* The terms “Hispanic” and “Latino” are used interchangeably by the U.S. Census Bureau and throughout this document to refer to persons of Mexican, Puerto Rican, Cuban, Central and South American, Dominican, Spanish, and other Hispanic descent; they may be of any race. This document may also refer to this population as “Latinx” to represent the diversity of gender identities and expressions that are present in the community.

† Unless otherwise indicated, data in this section are from UnidosUS's original data analysis for Latinos using the 2019 Survey of Household Economics and Decision making (SHED) dataset from the Board of Governors of the Federal Reserve System. The data in the 2019 report were the most current at the time of UnidosUS's analysis. “Latino Non-Standard Work Arrangements in 2018: A Snapshot of the Federal Reserve Survey of Household Economics and Decisionmaking” is available at: <http://publications.unidosus.org/handle/123456789/1998>.



- **A significant share of Latinos takes on gig work.**
 - Just under one in five Latinos surveyed (17.2%) reported gig work in the previous month.
 - Latinos are overrepresented in the gig economy. They represent about 18.6% of all gig workers but account for only 16.7% of the U.S. population.
- **The promise of additional income is the primary reason that Latinos enter gig work.**
 - Nearly half (46.2%) of Latino gig workers surveyed entered gig work as a supplemental source of income.
 - Just over one in four (28.6%) Latino gig workers surveyed said that gig work was their main source of income.
- **Latino gig workers face significant financial insecurity.**
 - One out of three (35.6%) Latino gig workers indicated they were having difficulties getting by or were “just getting by.”
 - One in four (25%) Latinos in the gig economy are unable to pay some of their bills each month.
 - One in five (21.9%) Latinos in the gig economy would not be able to cover an unexpected \$400 expense.



UnidosUS Poll Adds to Available Data

In 2019, UnidosUS conducted a national poll to get a more targeted assessment of Latino gig workers. Specifically, the UnidosUS poll focused on estimating the share of the Latino population in the gig sector and their financial circumstances. UnidosUS surveyed Latino gig workers regarding their access to banking options and perception of their creditworthiness to learn more about how gig work affects them.¹¹ Some key findings from that poll include:*

- **More Latinos reported taking on a gig recently than previously reported.**
 - About 40% of Latinos surveyed have done gig work of some sort in their lifetime.
 - Of those, three out of four had taken on a gig in the past month.
- **Latinos reported flexibility and independence as their primary reason for gig work.**
 - More than half of Latino gig workers surveyed cited flexibility and independence as their main reasons for taking on gig work.
 - Of the Latinos surveyed, 57% said they preferred gig work to working for someone else.
 - Almost one out of three (30%) Latino gig workers reported that gig work represents their main source of income.
- **Latino gig workers face financial uncertainty, but some report opportunity in gig work.**
 - Almost four out of five Latino gig workers said they are financially struggling or just getting by.

* Data in this section are from the UnidosUS national poll, “Latinos in the Gig Economy” available at: <http://publications.unidosus.org/handle/123456789/2017>. See Appendix A for additional data points from that poll.

- Only 10% of Latino gig workers reported not being able to cover an unexpected \$400 expense.
 - Half of Latino gig workers said their overall finances improved since starting gig work.
 - About 14% report taking on gigs to earn income to open a business or to grow an existing business.
- **Latino gig workers remain outside of the financial mainstream.**
 - One in 10 Latino gig workers does not have access to a checking or savings account.
 - One in five Latino gig workers said that not having access to a bank account limited their ability to work in the gig economy.
 - Almost one in five Latino gig workers is not at all confident that they would be approved for a loan because of a lack of credit history and/or poor credit.

GAINING INSIGHT ON THE DATA

From the polling data it is evident that Latinos are common in the gig sector. However, after completing the polling, reviewing the national data sets, and getting feedback from the Latino community, UnidosUS felt that the prevailing data and narrative around gig work may have underestimated the prevalence and impact of gig work on the community.

UnidosUS Affiliates

For more than 50 years, UnidosUS has worked to advance opportunities for Latino families to achieve economic stability and to build wealth. This work has been informed by the UnidosUS Affiliate Network of nearly 300 community-based organizations in 37 states, the District of Columbia, and Puerto Rico. Many of those Affiliates provide housing, financial empowerment, and workforce development services to millions of Latinos in the United States each year. These Affiliates know the practical concerns and policy issues that affect their constituencies and are engaged in implementing innovative solutions.

To gain a fuller picture of their experiences, UnidosUS gathered a roundtable of representatives from 10 UnidosUS Affiliates to ask specific questions about what gig work looks like for the workers and families with whom they work directly. These Affiliates were chosen because they provide financial services to Latinos in communities throughout the country, see the direct impact of gig work on their clients, and have insight into their communities' perspective on the gig sector.* The aim of this session was to get behind the data and learn from their experience rooted in the community. Affiliates offered insight to the attitudes and cultural aspects that may affect data collection and representation in this sector.

They also described challenges that Latino gig workers face and offered anecdotal information about solutions that they have implemented or seen from other organizations. These community insights can help add nuance to the public discourse on gig workers and identify targeted solutions to improve financial stability for Latinos engaged in this sector. This next section highlights key themes from the roundtable.

Community Practitioners Say that the Concept of Gig Work Might Not Resonate for Latinos

Firmly and almost unanimously, the Affiliate participants rejected the term and mainstream narrative of gig work. Many associate the concept of gig work with work that is optional, periodic, and a new or technological sector. Affiliates said that increased focus and attention on the sector once technology and non-Latino communities entered the picture minimizes the long history, necessity, and deeply ingrained nature of nonstandard work arrangements in the Latino community. Taking on additional work, despite working full-time or multiple part-time jobs, has not been optional or periodic for many Latinos for a very long time. Instead, they offered the concept of “the hustle” as more accurately describing the role of nonstandard work in the Latino community and a term with which many more Latinos would identify. Affiliates told us that “hustling” denotes a deeper and inherent part of Latino culture because constantly working is necessary for survival, and there is no choice for most Latino workers.

“Growing up, if we needed something my parents would not say they were going to work a gig to get it, they would simply say, ‘Yo me lo busco.’ It is just something we do.”



* This section summarizes the key themes that emerged from the discussion with Affiliates in attendance and does not identify individual Affiliate representatives by name or organization.



Additionally, Affiliates noted that the mainstream narrative around the gig economy and national surveys often misses the aspirational nature of Latinos. Even though many enter gig work from a point of financial vulnerability, Affiliates made it clear that many Latinos are goal-driven and enter the sector from a place of aspiration rather than crisis. For example, Affiliates noted that many of their clients seek guidance in achieving their next level of financial success and turn to the gig economy to earn capital, gain experience, or build their clientele. Some of the Affiliates shared that their clients view the gig work they do as part of a broader business plan and are mainly seeking new avenues to expand their work, which may fall into categories that are now associated with apps and the gig economy. Several Affiliates echoed this viewpoint and urged that future surveys include more questions that reflect the aspiration of Latinos looking to the gig sector to start or grow a business when other avenues are not available. Affiliates also noted that questions measuring financial success should be added alongside questions on financial insecurity. They noted that national surveys often seem focused on financial insecurity and may miss out on accurately representing the full range of experiences with gig work and opportunities that may be associated with it.

“Many clients just don’t see their work as gigs. They will say, ‘This is my business,’ ‘I am coaching,’ or ‘This is my art.’ They are using new apps and ways to connect as ways to grow their business.”



Because of these differing perspectives of gig work, the extent to which Latinos are engaged in this type of work may be significantly understated. Affiliates said that future surveys should ensure that questions are culturally and linguistically appropriate. Questions written in a way that speaks to diverse communities and takes cultural values and practices into account can go a long way in gathering information necessary to inform the prevailing narrative and debates on how to improve conditions for workers.

Challenges with Gig Work Can Limit Financial Opportunity

Even though the gig economy is part of Latino culture, the shifting nature of the sector brings challenges that can limit opportunity. Many Affiliates noted their belief that gig work typically has no stability, benefits, or clear pathways to quality jobs, and these long-standing challenges remain an issue for those entering the sector now. Further, they shared that Latinos encounter challenges connecting to gigs, and the financial complexity of gig work is difficult to understand. Where applicable, several Affiliates noted solutions they have implemented to help their clients address these challenges and gain better financial stability.

Gig Work Is Not a Quality Job for Most

Many Affiliates noted that they remained wary of gig work as a true opportunity for their clients to get ahead and stay ahead. From their experience, they know that gig work alone will not address root causes of financial insecurity in the Latino community, including job quality, benefits, and wage inequity, and said that choosing a position with few, if any, barriers to entry comes at a cost. Specifically, clients lose the opportunities offered by a consistent role and clearly defined work history that can lead to better-quality and more reliable jobs—ones that provide a living wage, benefits, and other stability that will help people get out of gig work. Some of the Affiliates in attendance have robust workforce development training programs and noted that they prefer to steer gig workers into those programs to help them connect to the resources needed for better-quality work.

Further, Affiliates reported that without workplace protections afforded to more traditional jobs, Latino gig workers often work long hours and do not have access to paid leave, which can have a significant impact on a person's health and well-being. Gig work provides some clients with a sense of agency and freedom to build their own business or work more flexibly, but for others, gig work often does not provide enough stability or protection, which can exacerbate workers' concerns about making ends meet.¹² These workers are also less likely to have health insurance, meaning that they are less likely to seek care when needed. Additionally, Affiliates said that the lack of health benefits sometimes means that an individual cannot get the health exams or immunizations necessary to participate in some jobs or gigs, such as providing care for children or elders.

Latinos Encounter Challenges Connecting to Gigs

Affiliates confirmed that, in their experience, Latinos use all avenues for finding work, including traditional word of mouth in the community and emerging technologies—such as app-based technology—although older generations typically do not use apps to connect to jobs for various reasons.

Affiliates stressed the importance of the community in connecting people with extra work. To that end, Affiliates said that older generations tend to engage in gigs in the more traditional way—word of mouth within their community. This is the preferred method because it's familiar; they have taken on extra work since before apps existed. Further, these individuals might want to avoid fees associated with apps, may have trouble accessing apps because they do not own the necessary technology, or because some apps are available only in English.

For this reason, Affiliates noted their concerns about gentrification's impact on the traditional word-of-mouth networks that their communities use to support one another. They reported that clients are having a harder time connecting to jobs within their communities as members are displaced and Latino-owned businesses move out of these neighborhoods. For example, if members of the community have their own small businesses, as demand ebbs and flows they are glad to offer temporary work to help someone meet a need. They stressed the need to keep neighborhoods affordable in order to safeguard community-based networks that clients lean on economically to find work or financial support.

Still, many Latinos, especially younger workers, do use technology to connect to work, but Affiliates noted that this connection can be less robust and effective than community-based connections. For example, one Affiliate noted that a key difference between the “word of mouth” model and apps is that members of the community, including Affiliate leaders, are much more in tune with the needs of their neighbors, neighborhoods, and local businesses. They take initiative to engage in order to discover work opportunities and be the connector, and this targeted approach rooted in community need is missing from apps. They also noted that language barriers keep many from successfully using apps. For this reason, they noted driving-based gigs were very popular with their clients who are not proficient in English, because language proficiency is not necessary to drive.

Many Gig Workers Do Not Have Information on Added Financial Complexity

Affiliates noted that most clients working gigs were stepping into uncharted waters in terms of financial literacy and that this can exacerbate financial insecurity. Many of the Affiliates shared stories about clients who did not fully understand the financial implications of working in the gig economy, including how much, when, and how to file for taxes on gig earnings. They shared that workers who get paid immediately on completion of gig work often end up in a situation where they had to pay more in taxes than expected and budgeted for, and often owed back taxes as a result. In other cases, workers needed the funds immediately for other bills and could not proactively save for taxes. Affiliates noted that ongoing financial insecurity, challenges with English language proficiency, and lack of culturally and linguistically appropriate information on what being an independent contractor entails feeds this cycle and can worsen a person's financial stability.



Some Affiliates used their financial capability programs to address these challenges. Financial capability counseling gives Latino families the information and tools needed to improve credit, increase savings, and build wealth. Through participation in a financial capability program, Latino families can access a range of resources and learn how to use skill-building tools and financial products that will help set financial goals and come up with a plan to pursue those dreams. Some Affiliates reported adding specific information to help inform clients considering gig work about the financial implications. For example, one Affiliate assists in estimating likely earnings from gig work after startup costs and other transaction fees to help clients determine if the additional complexity of taxation as an independent contractor is offset by the sometimes-small financial gain. Others have developed specific counseling programs to help entrepreneurs looking to start or grow a small business to ensure that they have resources and tools, beyond gig work, to achieve their goals.

Lack of Financial Inclusion Limits Opportunity

Affiliates noted that many clients, especially immigrants, remain out of the financial mainstream and see limited opportunities for work to achieve financial stability and grow wealth, despite working more hours. Financial inclusion offers affordable and convenient tools for managing finances, saving, and building wealth. Products such as checking accounts, interest-bearing and investment savings accounts, auto loans, home mortgages, and business loans provide tools necessary to manage, build, and preserve wealth, but remain out of reach for many Latinos.¹³

Affiliates described how the lack of financial inclusion negatively affects an individual's ability to participate in the gig sector or build wealth. For example, Affiliates noted that clients without access to bank accounts could not take on certain gigs, including those associated with apps that depend on receiving payment electronically. Further, lack of access to a safe and affordable loan or line of credit can hold back workers who need funds to cover certifications or capital for startup costs. Others may have their business plans upended by unexpected small-dollar costs needed for a certification or repair of work equipment.

In the absence of widely available bank products, many Latino gig workers turn to their community and informal networks of lending and bartering. Specifically, Latinos are likely to reach out to friends and family for financial support including loans or temporary work from others in their network. People also barter work when they cannot pay for a service. For example, if someone is a skilled mechanic or cook, they will often exchange services when needed. Affiliates said that this “pay it forward” concept is ingrained in Latino communities.

Still, social networks are often not enough, and clients often turn to other sources of funding. Many Affiliates offer small-dollar assistance from dedicated funds for specific living costs such as rent or emergencies, provision of gas cards, or connecting clients to state and local government resources to help bridge financial gaps. Additionally, at least one Affiliate had their community loan program certified as a Community Development Financial Institution (CDFI). CDFIs invest in local communities by providing critically needed access to capital often unavailable from traditional lenders. However, these efforts alone cannot make up for the tremendous need. As such, many Latinos must resort to alternative financial services, for example, predatory payday loans that often trap individuals in cycles of debt with notoriously high annual interest rates reaching up to 400%.¹⁴ Investment and innovation in this area is critical to ensuring that the hard work of enterprising Latinos translates to greater financial stability and allowing them to better weather unexpected financial needs.

DISCUSSION AND POLICY CONSIDERATIONS

The relationship between Latinos and nonstandard work arrangements is complex, long-standing, and born from equal parts necessity and aspiration. The reality is that simply having a job is not enough if that job does not pay a living wage or provide full-time hours. Additionally, the “hustle” is an inextricable part of Latino culture as Latinos have long taken on extra work outside of traditional employment as an opportunity to mitigate the pressures of gross inequity. Yet, their experience is often missing from the conversations about how best to help gig-sector workers. Understanding and honoring the cultural nuances of how Latinos perceive and participate in gig work will go a long way in ensuring a balanced narrative and targeted solutions that help those who need it the most.

Gig work will continue to be a necessity for the Latino community until policymakers enact targeted policies to ensure that anyone who wants to work full-time can and will earn enough to make ends meet.¹⁵ This includes enhancing job quality and closing the wage gap between Latino and other workers. Quality jobs that provide Latinos a safe workplace, fair and stable income, earned leave, and other benefits can bring stability to more individuals and families and make gig work less necessary for Latinos to survive and thrive financially.

Improving the Earned Income Tax Credit (EITC) is another way to ensure that Latinos in the gig sector can make ends meet. The EITC rewards workers by providing them with a credit based on their earned income. Currently, young workers and those without children at home are largely underserved by the EITC, sometimes being taxed further into poverty because they are not eligible for the benefit or their tax bill exceeds the credit amount. Expanding the EITC to include workers aged 19–67 and increasing the benefit for childless workers would help reduce the Latino poverty rate by 20% and would boost the earned income of nine million Latinos.¹⁶

Until these changes happen, the nexus of work, technology, and financial inclusion is primed for innovation and investment to help move toward equity for enterprising gig workers.

- Policymakers can ensure that gig workers have protections and an avenue to gain benefits such as health care or retirement accounts, which can contribute to financial stability. While Congress included expanded eligibility for Unemployment Insurance and paid leave benefits for gig workers as part of the CARES Act passed in March 2020, workers need permanent access to these economic and health safety nets.
- Technology companies behind gig apps can ensure that their products do not have barriers, including excessive costs or lack of language inclusion.
- The financial industry can take steps to innovate and prepare to provide access to the banking tools necessary for Latinos to use apps for payment. The financial industry can also create and popularize products such as savings accounts, loans, and lines of credit, which will help Latino workers weather financial bumps or start or grow a business rather than look to the gig economy.

As a result of this study, it has become clear that further research is needed to fully understand the connection between Latinos and gig work. One thing that many Affiliates noted was the terminology in the survey. Future research should be more inclusive of the ways that Latinos think about gig work, using language that suggests that gig work is not only temporary or short-term, but framing it as an opportunity to earn income quickly or to build a business. Additionally, research should not only further explore how the lack of stability and workplace protections can harm gig workers, but also look at how Latinos are using gig work to advance their careers, build wealth, and secure their financial futures. Latinos are using gig work to get ahead, and this warrants a closer look at the success of hardworking participants in the gig economy in leveraging that experience.

Latinos are already doing their part, and more, when it comes to hard work. It is time for the targeted investments from others to reward work in good times and buffer against financial distress in hard times.

APPENDIX A: SELECTED CHARACTERISTICS OF LATINO GIG WORKERS



SEX

% PARTICIPANTS

Male	55%
Female	45%



AGE

18-29	36%
30-39	29%
40-49	18%
50-64	17%
65 and up	1%



EMPLOYMENT STATUS

Full-time	54%
Part-time	21%
Unemployed	7%
Stay-at-home partner/homemaker	9%
Full-time student	3%
Retired	4%



HIGHEST EDUCATION LEVEL

Less than high school	6%
High school graduate/GED	48%
Vocational or technical school	4%
Some college, but no degree	13%
Associate's degree	9%
4-year college or bachelor's degree	16%
Graduate school/advanced	5%



AVERAGE HOURS WORKED ON GIGS, PER WEEK

% PARTICIPANTS

Over 40	10%
35-40	10%
20-34	25%
11-19	8%
10	9%
5-9	17%
Under 5	20%



HOW DO YOU FIND YOUR GIGS?

Online platforms and apps (Uber, TaskRabbit, GrubHub, etc.)	42%
Word of mouth	38%
Message boards and classified ads (Craigslist, Facebook Marketplace, newspaper, etc.)	32%
Chat platforms (WhatsApp, WeChat, Facebook Messenger)	23%
Service agency	16%
Other	4%



IN THE PAST 12 MONTHS, WHAT PERCENT OF INCOME CAME FROM GIG WORK?

Less than 25%	36%
25-50%	23%
51-75%	19%
76-99%	10%
100%	6%
Not sure	5%



SINCE YOU BEGAN WORK AS AN INDEPENDENT CONTRACTOR, FREELANCE WORKER, ONLINE SELLER, OR GIG WORKER, HAVE YOUR WAGES OR EARNINGS:

Increased	49%
Decreased	14%
Stayed about the same	31%
Not sure	7%



**SINCE YOU BEGAN WORK AS AN
INDEPENDENT CONTRACTOR,
FREELANCE WORKER, ONLINE
SELLER, OR GIG WORKER, HAVE YOUR
PERSONAL FINANCES:**

% PARTICIPANTS

Improved	49%
Gotten worse	11%
Stayed about the same	34%
Not sure	6%



**OVERALL, WHICH ONE OF THE FOLLOWING BEST DESCRIBES
THE SITUATION WITH YOUR FINANCES THESE DAYS?**

Living comfortably	23%
Doing okay	36%
Just getting by	26%
Finding it difficult to get by	11%
In a crisis	2%
Not sure	3%



**IF YOU HAD A \$400 EMERGENCY EXPENSE, HOW WOULD
THAT IMPACT YOUR ABILITY TO PAY YOUR OTHER BILLS
THIS MONTH?**

I would be able to pay my other bills	41%
I would not be able to pay my other bills	48%
Not sure	11%

Note: Lake Research Partners designed and administered this online, phone, and text-to-online survey between November 4 and December 4, 2019, and reached 976 working-age Latinos, including 385 who are foreign-born. Of the total, 178 adults took the survey in Spanish.

The sample was stratified by gender, age, education, country of origin, and U.S. region to reflect the demographic composition of working-age Latinos. Data were weighted accordingly where there were slight differences between the survey sample and the demographic we were trying to reach.

Source: UnidosUS, *Gig Economy Research* (Washington, DC: UnidosUS, 2019) available at: http://publications.unidosus.org/bitstream/handle/123456789/2017/unidosus_gigeconomyresearch.pdf?sequence=5&isAllowed=y.

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