



THE **GIG** **ECONOMY** AND **FLORIDA'S** **WORKFORCE** **SYSTEM**



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INTRODUCTION:

Comprehensive Study on the Gig Economy and Florida's Workforce System

CareerSource Florida commissioned a comprehensive study, which began in 2019, on the potential impacts of the emerging gig economy on Florida's workforce system. This report synthesizes the results of the research undertaken to further CareerSource Florida's understanding of the gig economy and the potential workforce, education and economic development implications for Florida.

CareerSource Florida's *Study on the Gig Economy and Florida's Workforce System* considered national research and data on the gig economy; gathered Florida-specific data and trends; and engaged workforce, education, economic development and business partners in discussions about the future of work and entrepreneurship in Florida.

This report provides a roadmap for CareerSource Florida and partners across the state to engage in the gig economy. Research, input and findings of this study are organized as follows:

- **Defining the Gig Economy** – It is challenging to measure the scope and scale of the gig economy due to overlap among employment status of workers, the variety of non-traditional arrangements and the lack of official employment definitions and differences in self-reported employment status. This chapter presents available national data and Florida-specific estimates of the potential size and scale of the gig economy, including employment, industry and occupational estimates.
- **Characteristics of Gig Workers** – By synthesizing available national surveys, research and information, we gain a better understanding of who gig workers are, why they choose independent work and what workforce needs and issues they may face.
- **Businesses and the Gig Economy** – This chapter explores the business and industry sides of the gig economy and summarizes known risks, challenges and business needs.
- **The Gig Economy in Florida** – Using available data, we can illustrate types of gig workers and work in the state and estimate the potential scale, scope and future impacts of the gig economy in Florida.
- **Workforce Partner Outreach** – The Gig Economy presents opportunities and challenges for Florida's workforce system. In this section, national, state, regional and local workforce partners offer their ideas and input.
- **Policy and Programmatic Considerations** – This chapter offers potential opportunities based on the ideas and input of workforce, education and economic development partners across Florida with additional insights from CareerSource Florida's Board of Directors.

In undertaking this study and by engaging key partners, CareerSource Florida is one of the first state workforce development organizations nationally to explore the implications of gig work and entrepreneurship in a comprehensive, research-driven manner. This initial undertaking reveals significant potential areas of opportunity for CareerSource Florida, local workforce development boards and other partners to meet the future independent workforce needs of gig economy businesses and workers. CareerSource Florida is committed to continuing the dialogue and collaborating with partners to respond to the opportunities and future trends presented by the gig economy.

1.1 Impact of the Gig Economy in Florida

As gig markets continue to evolve and expand, it is likely Florida's industries will experience workplace and workforce transformations. These changes may be beneficial to some workers who can leverage the gig economy to increase supplemental earnings or pursue alternative work choices. Workers with entrepreneurial training or gig work experience may be more resilient and more ready to fill gaps in work due to recessions, employment transitions, education or business start-up processes. Other workers may be harmed as industries shift toward workforces and business models that rely more heavily on independent contractors and may lose job benefits and security. Industries could benefit from global competition that expands access to on-demand talent and specific skills while lessening costs. The same global marketplace could reduce market opportunities or dampen demand for traditional businesses.



The future labor market will look different than it does today. Occupations and workforce skills are likely to continue to evolve to meet changing technologies, products, platforms and customer needs – likely in ways that are challenging to imagine today. Florida's workforce partners are aware the future of work is changing and non-traditional work arrangements, including gig economy positions, are more likely to continue to grow and expand their share of the overall labor market. The workforce and education systems must change and evolve to meet future needs for workers and businesses, including a focus on entrepreneurship, transferable skills development and encouragement of alternative work. Opportunities exist for new partnerships, service delivery models, rehabilitation avenues, placement and skills-building programs and entirely new services to be provided by Florida's workforce, education and economic development partners.

Critical to understanding these potential impacts is a better understanding of the nature of the gig workforce and characteristics of gig workers. Consistent data on workers, work activities, work arrangements and work opportunities will be important to more accurately understand the scope and scale of the gig economy and to more appropriately link programs and services with workers. Florida's workforce system is responsive to businesses and workers and can adapt to help address the range of workforce development challenges and opportunities in the gig economy.

This research provides a foundation for further research, collaboration and coordination to continue to examine future gig workforce development opportunities.

2.0 What is the Gig Economy?

In today's economy, the nature of work is changing rapidly, driven by advances in technology, evolving consumer markets and shifting preferences of workers. **The terms gig, sharing or online economy are often used to describe the emerging market for temporary work arrangements that are enabled through online work marketplaces and web-based gig work platforms.** Gig work implies non-traditional work arrangements that are understood to be temporary and are performed on an on-demand basis.

Gig work is representative of the many types of non-traditional jobs Americans have held for decades and makes up an important component of the U.S. workforce. Freelance journalism, photography, music composition, marketing and other occupations are common in the U.S. economy. What is new is the expansion of freelance work from creative occupations into a wide range of professional, technical, business, hospitality and individual consumer services. This growth has been enabled through web platforms and apps that directly connect workers seeking gigs to individuals and businesses. From print classified ads in newspapers to early adopter websites such as [Craigslist](#) and [eBay](#), a rapidly growing number of app-based opportunities, such as [Uber](#), [Handy](#) and [Instacart](#), and web-based platforms, such as [Upwork](#), [TaskRabbit](#) and [Freelancer](#), have significantly expanded work opportunities in the gig economy.

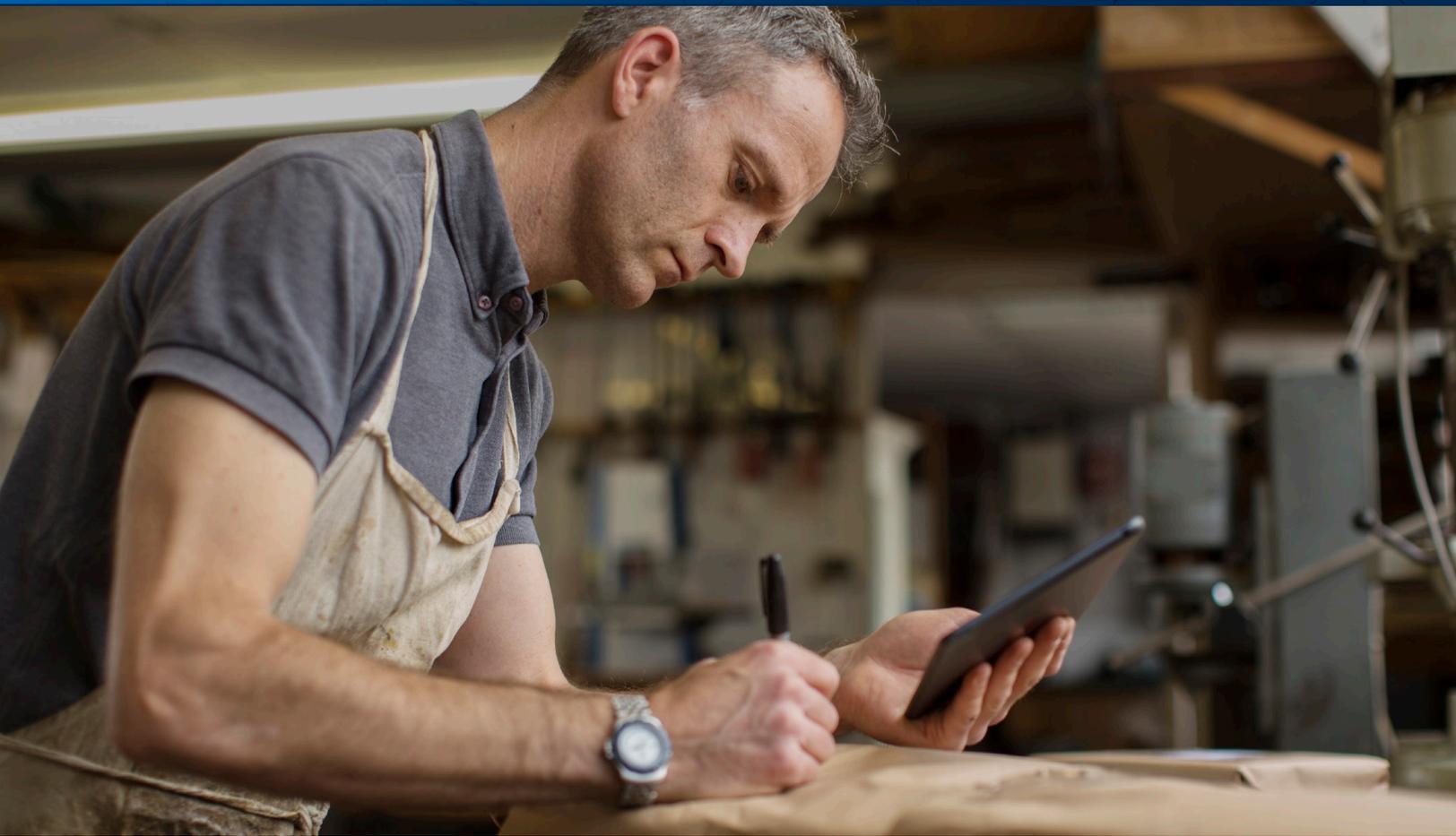
Gig work arrangements are largely unrecognized by U.S. labor market policies and programs and there is no commonly accepted definition of the types of work, variety of work arrangements or number of workers encompassed by the gig economy. Survey data and research on the gig economy are available from privately published studies, but few labor market reports or data are available from official U.S. or state government sources.

This chapter synthesizes current national research and survey data to describe the gig economy and the characteristics of workers engaged; explores the types of gig workers and the workforce challenges they face; and summarizes the workforce needs and issues of businesses in the gig economy. To help CareerSource Florida understand the potential for Florida's workforce system to support the gig economy, various archetypes of workers and businesses are presented below.

2.1 Gig Economy Participants

The gig economy is generally understood by the public, decision makers and elected officials based on common interactions — such as using [Uber](#) to find a driver, renting space through [Airbnb](#), or purchasing a gift through [Etsy](#). The variety of interactions and participants in the broader gig economy, particularly those that involve businesses, rather than individuals, is increasingly complex. Key participants in the gig economy include the following major categories, each of which can be further categorized based on the type of interactions and key characteristics.

- **GIG WORKERS** – Individuals providing services or goods on a temporary and on-demand basis. These workers may be engaged through traditional and non-traditional work arrangements and can include the self-employed, sole proprietors, temporary agencies, on-call or contract workers and independent contractors. Within this broad grouping, independent workers typically are unaffiliated with a business entity and often provide services through online gig platforms. Independent workers can be further understood based on work arrangements, preferences, time commitments, services provided and other characteristics.



- **GIG PLATFORMS** – Businesses that provide online or app-based services that primarily link individual gig workers with contracting businesses or other individuals. These businesses facilitate gig opportunities for independent workers within a single industry or occupation or across multiple industries. In addition, an emerging segment of gig platform participants are online businesses that provide human resource and employment services tailored to businesses and workers engaged in the gig economy.
- **CONTRACTING BUSINESSES** – Businesses that use or consume services offered by gig or independent workers. These businesses may be of any size, from sole proprietorships to large corporations and can be engaged in a variety of industries. Businesses may contract with gig workers directly, through traditional staffing or temporary worker agencies or through gig platforms. Contracting businesses can be gig platform businesses that rely on an independent workforce as a primary business model.
- **CONTRACTING INDIVIDUALS** – Individual consumers who use services of independent workers. Individual consumers typically engage household, transportation, delivery, personal, leasing, goods production or resale services from independent workers. Unlike contracting businesses, individuals are not likely to engage gig workers through traditional or defined work arrangements such as on-call, contractor or staffing agency support. Individuals are more likely to use gig platforms to procure services.

The following sections explore the characteristics, challenges and workforce issues of gig workers, gig platforms and contracting businesses.

2.2 Gig Economy and Independent Workers

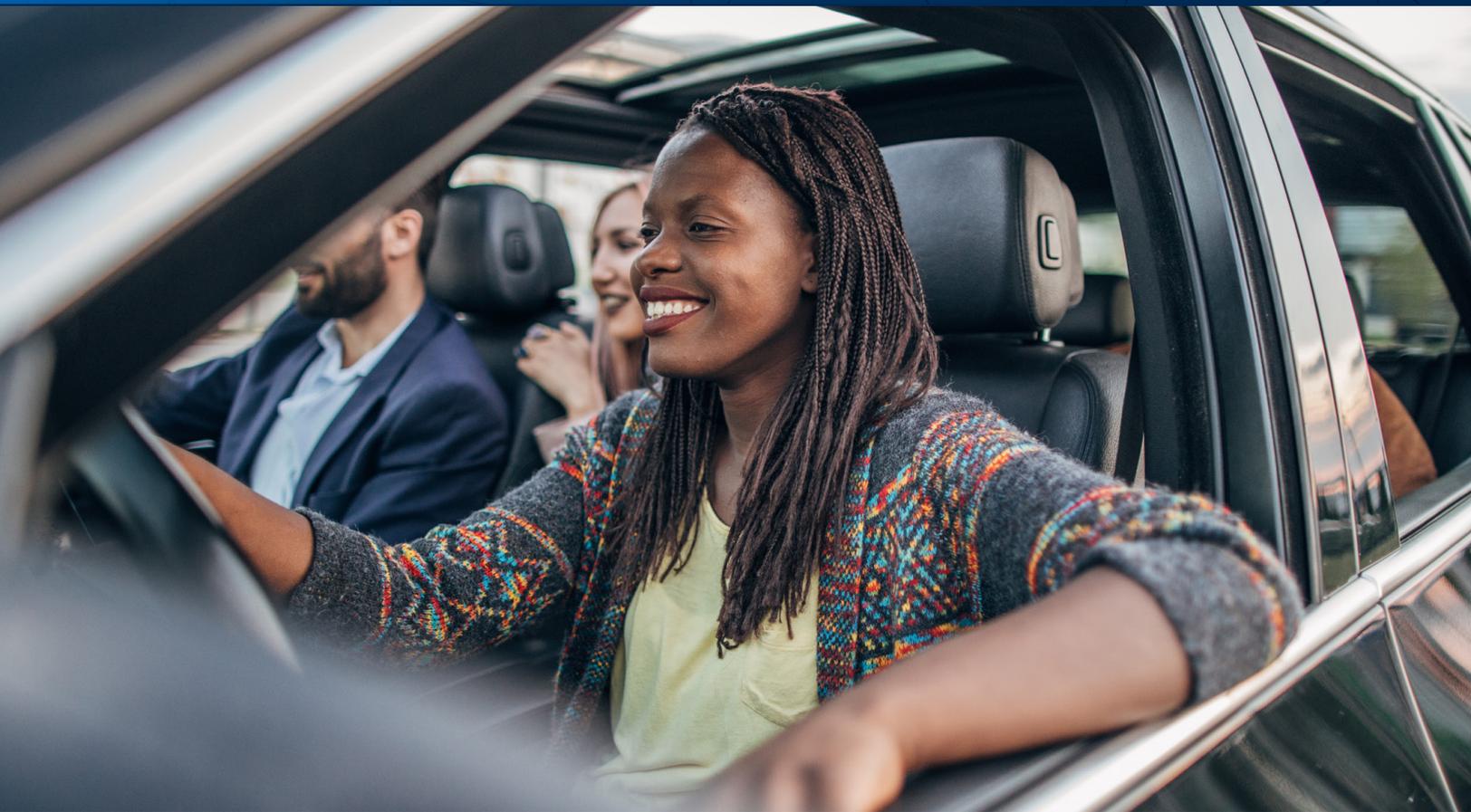
Many terms are used to describe workers and businesses engaged in the gig economy: freelance, contingent, contract, non-employer, self-employed, temporary, on-call, 1099 and more.

Gig workers are engaged in non-traditional work arrangements and can be considered the broadest category in the gig economy. These workers may be engaged through contract, consultant, temporary staffing agency, seasonal, or other non-traditional but formal work arrangements. These arrangements may include relationships with incorporated businesses or third-party and temporary staffing agencies. Gig workers may be employed on a full-time or part-time basis, may be wage or salary based and may have short-term contractual relationships with employers including licensing agreements, contracts, or informal and project- or task-based relationships.



Independent workers are engaged in short-term work that is typically arranged through online platforms or intermediaries, rather than through temporary work agencies or businesses that provide contract or on-call workers to other businesses. This is a key distinction, as workers engaged through staffing or temporary agencies are generally considered leased employees and are associated with the primary business under U.S. labor laws and regulations. Similarly, contractors and consultants who operate through any business structure including sole proprietors or the self-employed with incorporated businesses have some legal standing under federal regulations and tax standards. Independent workers providing services through online platforms or other arrangements are typically classified as independent contractors by the employing platform. Businesses, including online gig platforms, must generate Internal Revenue Service (IRS) Form 1099 to report any income other than wages, salaries and tips received by a worker. This form has given rise to the term “1099 worker” to describe those receiving miscellaneous income from a variety of sources.

Under federal employment laws, independent contractors are not afforded the same protections as full-time employees under significant U.S. labor legislation such as the Civil Rights Act of 1964, the Age Discrimination in Employment Act of 1967, the Fair Labor Standards Act of 1938, the Americans with Disabilities Act of 1990, the Rehabilitation Act of 1973 and the Genetic Information Nondiscrimination Act of 2008. These regulations provide protections for employees against discrimination in the workplace and unfair labor practices by employers. Independent workers do not receive benefits, including overtime, paid time off, retirement, insurance, workers compensation or other workplace benefits from employers.



Independent workers are typically reimbursed at fixed rates for piece or project work or are paid at a set hourly rate. Independent workers may engage in work through a variety of independent work arrangements and types of work, including services offered in person (e.g. transportation, delivery or home services) and services performed online (e.g. professional, creative or technical services). Actual work performed also varies by arrangement. Some independent workers are engaged in the sharing economy (economic activity based on acquiring, providing or sharing access to goods and services) by providing use of their personal vehicles, homes, tools or other physical assets to other individuals or businesses via apps such as [Uber](#) or [Airbnb](#). Other workers may produce goods, such as arts, crafts, photographs or digital media for sale or licensing through online platforms such as [Etsy](#) or [Shutterstock](#), or provide resale or wholesale services for goods sold through online platforms such as [eBay](#) or [Amazon](#).

Other workers may provide advertising or digital media services through sponsored posts and partnerships with businesses via popular platforms such as [Instagram](#) or [Facebook](#). Independent workers also provide a wide variety of personal or professional services to individuals and businesses through platforms such as [Upwork](#) or [Fiverr](#). Other forms of independent work arrangements include the provision of creative or professional services on a temporary basis to businesses through licensing agreements, retainers, informal agreements and other compensation and contractual arrangements that are not facilitated by online gig platforms.

Independent workers often hold positions in more traditional work arrangements, either full-time or part-time jobs and may engage in gig work on a part-time basis. Some independent workers work enough hours through temporary staffing agency arrangements to be considered full-time gig workers. As a result, there is likely significant overlap across standard employment definitions (e.g. full-time or part-time employee, contract employee, on-call or contingent workers) and the definition of an independent worker.

COMMONLY USED TERMS IN THE GIG ECONOMY

The U.S. Bureau of Labor Statistics, the Internal Revenue Services, the U.S. Department of Labor Employment & Training Administration and state labor agencies use a variety of terms to describe independent work arrangements. Other informal terms to describe gig economy segments have entered the common vocabulary in private and public research.

Alternative Employment Arrangements – Work arrangements that are typically temporary in nature and include independent contractors, on-call workers, temporary staffing agency workers and workers provided by contract firms.

Contingent Workers – Workers who are in temporary and/or non-standard work arrangements and do not expect their jobs to last. The contingent workforce is a broader category of workers and can include a wide variety of work arrangements.

Contract Workers – Workers who are employed by a company that provides them or their services to other entities. These workers are usually assigned to only one customer and work at the customer's worksite.

Electronically Mediated Employment – Short jobs or tasks workers find through mobile apps that connect them with customers and arrange payment for the tasks.

Employee – Workers who are in work arrangements defined by the IRS and used to classify workers under federal employment laws and for state payroll, tax and labor law regulations. Classification guidelines are based on a range of control, training and relationship factors.

Full-Time Worker – Workers who work 35 hours or more of paid work per week, combined across all jobs.

Gig Economy – Also referred to as online or sharing economy, a relatively new term used to describe the emergence of technology-enabled job marketplaces, including leasing, renting and selling arrangements between individuals and other individuals or businesses.

Independent Contractor – Workers who are in work arrangements defined by the IRS and used to classify workers under federal employment law and for state payroll, tax and labor law regulations. Classification guidelines are based on a range of control, training and relationship factors.

On-Call Workers – Workers who are called to work only as needed, although they can be scheduled to work for several days or weeks in a row. These workers are typically wage-based but are considered employees of the contracting businesses.

Part-Time Worker – Workers who work less than 35 hours per week combined across all jobs.

Remote Worker – Workers in full or part-time wage and salaried positions who work from home or work independently in a location other than a home or field office.

Salaried Employee – Workers paid a fixed amount per pay period (usually annually) based on an employment contract.

Self-Employed, Incorporated – Self-employed individuals who establish a business corporation or entity. They may be employers or non-employers (e.g. a business with no more than a single employee.)

Self Employed or Sole Proprietor, Unincorporated – An unincorporated business owned and run by one individual with no distinction between the business and the owner. The owner is entitled to all profits and is responsible for all business debts, losses and liabilities.

Sharing Economy – Broad term used to describe economic activity based on acquiring, providing or sharing access to goods and services through online platforms.

Temporary Staffing Agency Workers – Workers who are paid by a third-party intermediary, regardless of whether their jobs are temporary. These workers are often referred to as leased employees and are considered employees of the third-party agency, rather than independent contractors.

Wage Employee – Workers who are paid a fixed pay rate per hour based on an employment contract.

2.3 Gig Economy Employment Estimates

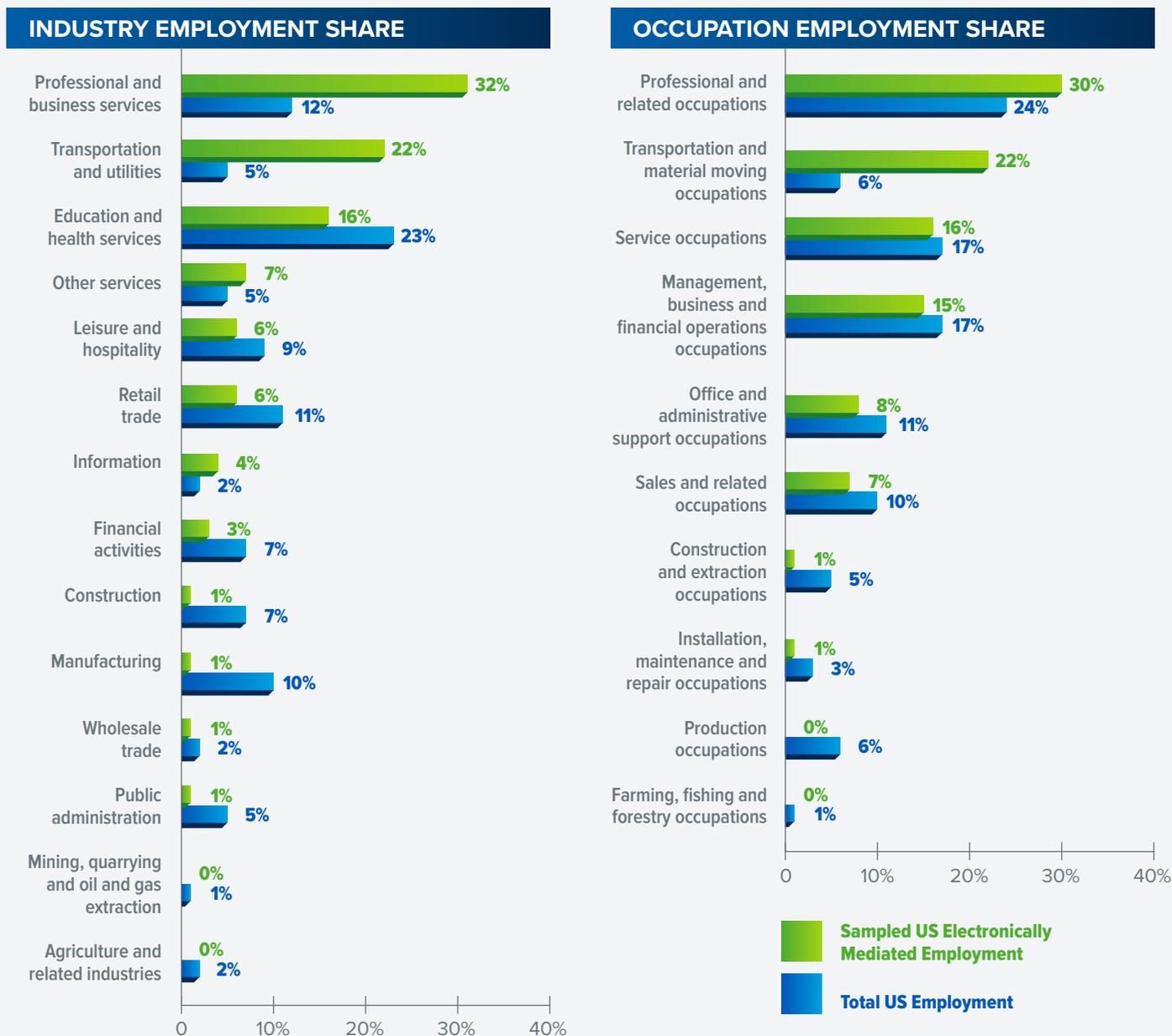
Different sources, including those from government, academia and the private sector, ask different questions and apply different definitions of independent or gig work. Given the discrepancies in definitions and the overlapping nature of traditional, non-traditional and alternative work arrangements, as well as the differences in survey methodology, self-reported results, time periods, activity levels and other factors, there is a wide range in the estimates of the current number of gig employees. Some national private labor market estimates suggest 30 to 40 percent of workers participate in gig employment, while national public labor market estimates suggest only 10 percent of workers hold alternative work arrangements. A summary of the major survey data on the number of gig workers is provided below:

- A national study conducted by the JPMorgan Chase Institute suggests **4.5 percent of families participated in the online platform economy at some point in 2018**. The study identified 38 million payments directed through 128 different online platforms to 2.3 million distinct Chase checking accounts between October 2012 and March 2018. This research provides a unique approach to estimating participation in the gig economy by tracking supply-side participation and earnings in online platforms.¹ While the research provides valuable insights into trends of the online platform economy, the data are only a subset of the gig economy and does not account for the entire independent workforce.
- In a survey of approximately 4,000 U.S. residents, the MBO Partners State of Independence in America 2018 report suggests **26 percent of the U.S. workforce or nearly 42 million Americans pursued independent work in 2018**. The survey takes a comprehensive approach to estimating the size of the independent workforce by accounting for all independent workers, including consultants, freelancers, contractors, temporary or on-call workers and others. This includes full-time, part-time and occasional side-gig employment.²
- The annual Report on the Economic Well-Being of U.S. Households, produced by the Federal Reserve Board in 2017, **found 31 percent of all adults engaged in gig work. This was up slightly from 28 percent in 2016**.³ The study covered gig work as three different types of non-traditional activities: offline service activities, such as child care or house cleaning; offline sales, such as selling items at flea markets; and online services or sales, such as driving using a ride-sharing app or selling items online. This definition of gig work, encompassing both online and offline activities, takes a broader view of the gig economy and highlights the fact that supplemental work has been occurring long before the internet. The increase in the number of gig workers from 2016 to 2017 was attributed to an increase in offline activities, which rose to 20 percent in 2017 from 17 percent in 2016.
- According to Freelancing in America 2018, a survey of 6,000 U.S. workers commissioned in partnership by Upwork and Freelancers Union, **35 percent of all adults freelanced in 2018**.⁴ The study reported the freelance workforce has grown by 3.7 million in 2014 to 56.7 million today. This increase is largely attributed to growth among younger generations and full-time freelancers.

2.4 Gig Economy Industries, Occupations and Skills

Historically, gig work has been more prevalent across creative and professional service industries and in lower-skill occupations that were well-suited to task or project-based work. With the continued growth in online gig platform providers that cater to a wider variety of professional, technical, business and consumer services, the gig economy is expanding into new industries and reaching across a greater diversity of occupations and skill levels.

EMPLOYMENT IN ELECTRONICALLY MEDIATED WORK BY INDUSTRY AND OCCUPATION, 2017

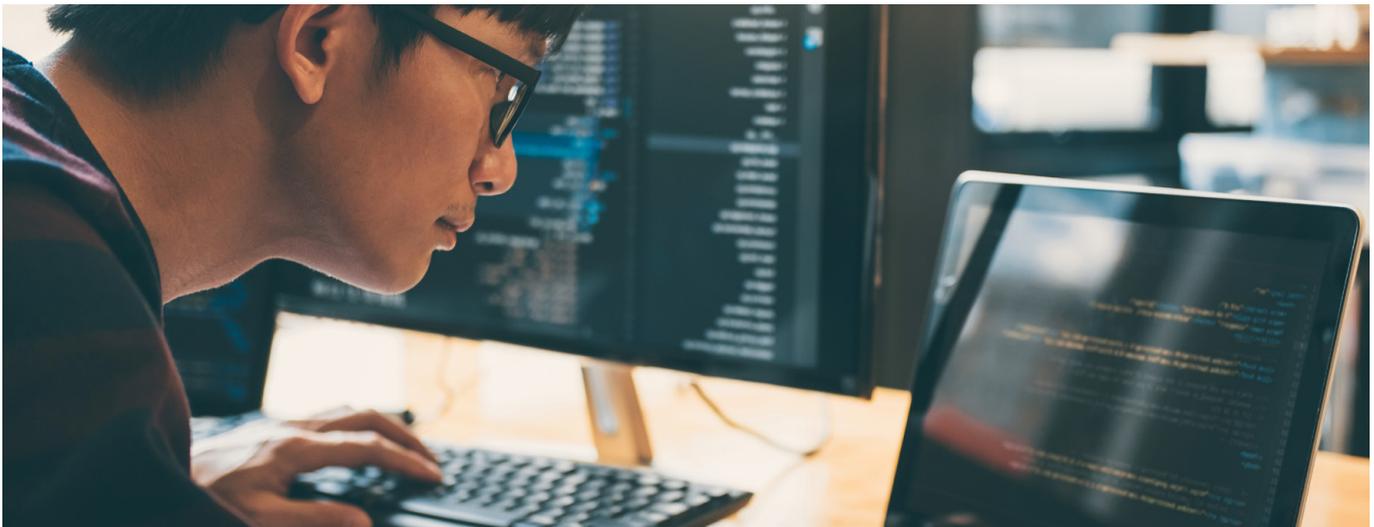


U.S. Bureau of Labor Statistics, Contingent Worker Supplement, 2018

Industry-specific information about gig employment from other public and private national research and surveys is lacking and more detailed information is not yet available. Anecdotal information and informal scans of available gig worker skills from major online gig platforms confirm the most active professions for independent workers are professional, technical, business, administrative, financial and legal services. These broad categories cover a range of occupations, skillsets and skill levels.

The most common gig services offered through six of the largest gig work platforms (i.e. [Upwork](#), [Freelancer](#), [Fiverr](#), [PeoplePerHour](#), [Guru](#), and [Gigster](#)) include:

- Graphics and Design
- Digital Marketing
- Programming and Coding
- Software Development
- Engineering and Architecture
- Writing and Translation
- Business and Administrative Support
- Customer Service
- Finance and Accounting
- Legal



Skills advertised are typically specific coding or software programming languages; experience in design and editing software programs; familiarity with common customer support or management software packages; proficiency in foreign language or technical editing; and, finance, accounting, legal, architecture and other accepted accreditations. It is notable that most of these tasks can be completed remotely or can be managed across regions, states and countries.

Nearly every major industry has gig work available. Educators and teachers can find gig work online preparing lesson plans, tutoring, teaching courses or administering standardized exams. In the hospitality, leisure and retail industries that typically require in-person support, gig platforms such as [Jobletics](#) and [Wonolo](#) provide on-demand access to temporary workers and gig jobs. In manufacturing, platforms such as Upwork provide access to industrial and design engineers with 3-D printing capabilities. Agriculture, construction and natural resource industries also rely on part-time and temporary work, although workers for these industries tend to be accessed through more traditional arrangements, professional networks and industry associations. However, gig platforms such as [Handy](#) or [TaskRabbit](#) do provide businesses and individuals with access to workers in trade occupations.

The emergence of broad cross-industry gig platforms that provide avenues for independent workers across a range of professional services as well as newer niche gig platforms that cater to specific industries has expanded the scope and reach of the gig economy.

3.0 Independent Workers and the Gig Economy

Gig work ranges from on-call and contract workers to temporary staffing agency and seasonal workers to independent contractors and the self-employed to independent workers in the online platform economy. These workers may be full-time, part-time, or periodic, wage or salary basis, working multiple jobs or gigs, or focused only on independent work. The characteristics and needs of workers are distinct based on different segments of the gig workforce. National research and surveys indicate there are some commonalities and broad inferences can be drawn about who these workers are and what their workforce needs may be.

3.1 Characteristics of Gig Workers

Gig and independent workers represent a cross section of the U.S. workforce. They represent the young and old, men and women, and the racial, ethnic and socioeconomic diversity of the country. Although there are some patterns in the demographic composition of this population, national survey and research findings vary significantly.

Discrepancies in available data and information stem from the lack of a common definition of gig workers and differences in how independent work is defined, as different groups are disproportionately represented in different types of arrangements. The following section summarizes the general characteristics of independent workers drawing from national research.

- **EDUCATION** – The independent workforce is slightly more educated than the overall U.S. workforce, including the Florida workforce. However, educational attainment varies by specific arrangement. Data from the U.S. Bureau of Labor Statistics suggest contingent workers and contract workers are more likely than traditional workers to have a postgraduate degree. Conversely, temporary staffing agency and on-call workers are less likely than traditional workers to have a high school diploma (approximately 11 percent compared to 7 percent of traditional workers nationwide). Except for temporary staffing agency and on-call workers, 39 to 43 percent of independent workers have a bachelor's degree or higher, compared to only 29 percent of workers in Florida. For workers participating in online electronically mediated work online, 67 percent held a bachelor's degree or higher, compared to 41 percent of all workers nationwide.
- **AGE** – Overall, people who participate in independent work are more likely to be younger than employees in traditional work arrangements. The Federal Reserve Board's 2017 Report on the Economic Well-Being of U.S. Households found 43 percent of Americans self-reporting gig work were aged 25 to 34 and 18 percent were over the age of 65.³ In three national surveys of gig workers, the proportion of workers younger than age 34 were higher than national and Florida labor force shares. The share of gig workers 55 years or older in these surveys was generally similar to the national workforce. The exception is a study by JP Morgan Chase of account holders receiving payments from online platforms. That research found consistently higher shares of gig workers aged 65 years and older across the three years of data examined.

- **GENDER** – The division of the independent workforce by gender varies by survey; but most of the national data indicates there are more men than women doing independent work. Surveys also show men and women participate in different types of independent work and for different reasons.

Upwork’s Freelancing in America 2018 study found 60 percent of freelancers are men⁴ and the U.S. Bureau of Labor Statistics Current Population Survey reported that 53 percent of contingent workers and approximately 64 percent of independent contractors were men. Electronically mediated workers were more likely to be men than women (54 percent men compared to 46 percent women).⁵ Men are substantially more likely than women to rely on independent work full time. Overall, this data reflects a higher percentage of the national and Florida workforce is male.

Women are more likely to earn supplemental income and to work part time. When asked why an ongoing traditional employee role does not work for them, 37 percent of female freelancers reported family-related issues (e.g. childcare, family obligations, etc.) compared to 12 percent of men.⁴ Women are more likely to engage in multi-level or direct marketing and to sell goods online.⁶

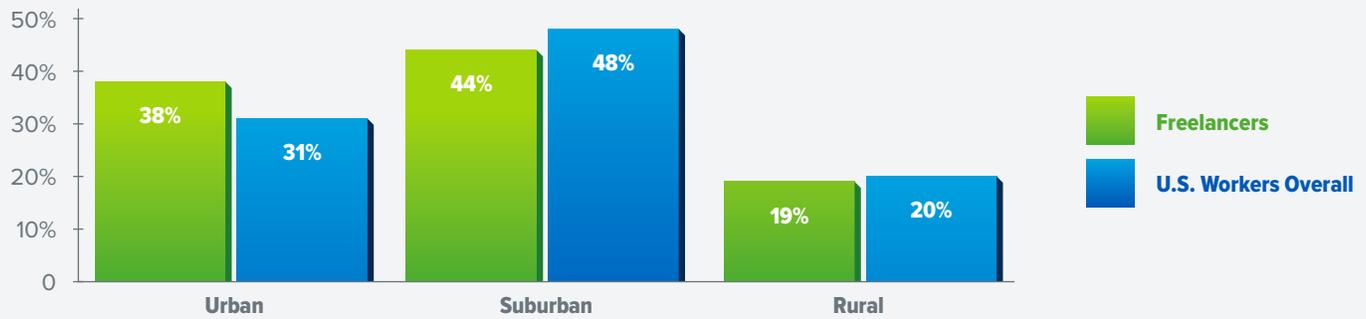
- **RACE** – The racial and ethnic composition of the independent workforce is similar to the overall workforce. However, similar to gender characteristics, worker race depends on work activities and arrangements. The U.S. Bureau of Labor Statistics Current Population Survey found the demographic characteristics of workers in alternative employment arrangements varied between job arrangement, including independent contractors, on-call workers, temporary staffing agency workers and workers provided by contract firms.

Temporary staffing agency, on-call and contract company employees are more likely to be African American, Hispanic or Latino. Freelancers, consultants and independent contractors are more likely to be White. This suggests minorities are more likely to be in independent arrangements that are lower-paid and offer less flexibility. White people made up 75 percent of electronically mediated workers and are also more likely to conduct electronically mediated work online (84 percent). By contrast, African Americans account for 17 percent of electronically mediated workers, Hispanics make up 16 percent and Asians account for 6 percent of electronically mediated workers.⁵

With similar results to the U.S. Bureau of Labor Statistics survey of electronically mediated workers, Upwork’s Freelancing in America survey indicated 62 percent of freelancer workers self-report as White, 17 percent as Hispanic, 12 percent as African American and 5 percent as Asian.

- **GEOGRAPHY** – Independent workers are more likely than traditional workers to live in an urban area. There is a higher concentration of these workers in Western States, with a particularly high portion in the San Francisco Bay Area, where many online platform companies started. Upwork’s Freelancing in America study found 38 percent of freelancers live in urban areas, compared to 31 percent of traditional workers. The study also found 26 percent of freelancers live in the West, compared to 23 percent of traditional workers. For the rest of the country, the percentage of freelancers closely mirrored the percentage of traditional employees for the region.⁴

GEOGRAPHIC DISTRIBUTION OF FREELANCE WORKERS



Upwork and Freelancers Union, Freelancing in America, 2018

- INCOME** – Conventional methods to measure worker earnings, such as payroll-based employment data, do not capture incomes from gig work. Consistent data on gig worker income is not available and is highly variable depending on the type of work and the time commitment of the worker.

The U.S. Bureau of Labor Statistics reports that in 2017, the median weekly earnings for full-time workers with traditional work arrangements was \$884, or approximately \$46,000 per year.⁷ This is slightly more than the median for full-time workers in Florida, who earn approximately \$767 per week, or \$39,900 per year. In comparison, the median weekly earnings for full-time contingent workers in 2017 was \$685, roughly 77 percent of what traditional workers earn. The disparity in earnings likely reflects the many differences in the demographic characteristics of U.S. workers and the jobs they hold.

For full-time workers in alternative employment arrangements, there is wide variation in the median earnings relative to workers in traditional job arrangements. Median weekly earnings were highest for contract company workers (\$1,077). Earnings for independent contractors (\$851) were roughly similar to those for workers in traditional arrangements (\$884), while earnings for on-call workers (\$797) and temporary staffing agency workers (\$521) were significantly lower. Like contingent workers, differences in earnings for alternative work arrangements reflect, in part, variations in occupations and the demographic characteristics of the workers. For example, contract company workers are concentrated in professional and related occupations, which tend to be more highly paid. Temporary staffing agency workers are less likely to have attended college and are concentrated in lower-paying production, transportation and material moving occupations.⁵

National studies with broader definitions of gig or independent work show independent workers by choice earn incomes comparable to their peers in traditional employment and higher than the average U.S. worker. According to the Career Freelancer Status Report, the average income for active full-time freelancers with 3 to ten years of experience was \$70,536. The study also showed the income growth for a career freelancer beyond five years of experience begins to slow.⁸ The State of Independence in America 2018 survey by MBO Partners found full-time independent workers (working at least 15 hours a week and averaging over 35 hours a week) report an average annual income of \$69,100, which is higher than the typical U.S. or Florida full-time employee.² Upwork's Freelancing in America 2018 survey suggests the number of high-earning workers has grown in the past five years of the survey, but 69 percent of workers report earning \$75,000 or less.

JP Morgan Chase's study on online transactions found monthly earnings averaged \$837 across identified sectors of the platform economy. This study found for accounts actively engaged in platform activities, earnings can represent as much as 54 percent of total take home pay. For accounts infrequently engaged, online earnings represent 20 percent of total take home pay. In both cases, patterns indicate online gig work provides supplemental income to other income and earnings sources.

- **TIME COMMITMENT** – Gig work lends itself to part-time work and many people choose gig work for the flexibility it offers. Data on how often workers are engaged in gig work and the commitment of those workers varies. Some research indicates most gig workers work frequently and on the equivalent of a full-time basis while other data suggests gig workers are infrequent participants in the gig economy. For example, the Career Freelancer Status Report found 65 percent of active freelancers and independent consultants report their work as their primary full-time job. Upwork’s Freelancing in America 2018 study found 58 percent of workers report freelancing activities either on a daily or weekly basis.

However, JP Morgan Chase’s study found most participants in the online platform economy are active in just a few months out of the year. For those who generated income through transportation platforms, 58 percent had earnings in three or fewer months of the year. In the other sectors (non-transport, selling and leasing), participation was even more sporadic, with fewer than 20 percent of participants generating earnings seven or more months out of the year.¹ Similarly, the 2017 Federal Reserve Board Report on the Economic Well-Being of U.S. Households found the typical person working in the gig economy spends five hours per month on gig work.³ For these workers, gig work may be done as supplemental income to a full-time traditional job.



3.2 Independent Work Choices

Workers participate in the gig economy for a variety of reasons. Top rationales cited in national surveys by both full-time and part-time gig workers include flexibility, freedom, independence, lifestyle, opportunity and earnings potential. Key reasons workers prefer or choose gig work include:

- **OPPORTUNITY** – By its nature, gig economy work offers a greater variety of assignments, tasks, and opportunities than traditional full-time work. This may be particularly relevant to workers providing a range of services or participating simultaneously in multiple platforms and gig arrangements. Gig workers cite variety, freedom, lifestyle, independence, opportunity, earnings potential and upward mobility as key reasons they prefer independent work. Upwork’s Freelancing in America 2018 survey found 60 percent of part or full-time gig workers participate in the gig economy out of choice, rather than necessity. Gig workers also are more likely to prioritize lifestyle and value work-life balance over earnings potential. Of respondents, 51 percent suggest there is no amount of additional money that would make them take a traditional job.⁴ Among full-time gig workers, data suggest significant commitment to the opportunities provided by gig work.

- **FLEXIBILITY** – Independent work offers flexibility in work hours, locations, tasks, time commitment and greater independence for self-directed work. Findings from major national surveys of independent workers consistently cite flexibility, independence and work-life balance as the top reasons workers prefer independent work arrangements. Flexibility can be important due to limitations or personal circumstances (e.g. childcare, health or disability) as well as an interest in independence and unwillingness to commit to typical full-time work schedules or requirements. A 2018 survey commissioned by Urban Sitter, Baby Quip and Ruby Ribbon, examined reasons women participate in the gig economy. This survey found flexibility was the top rationale for side work with 44 percent of respondents citing flexibility as the reason they gig.⁹ For working adults also managing childcare, family care or other work and non-work commitments, flexibility is critical. Time commitments of gig workers vary considerably. Upwork’s Freelancing in America 2018 survey found half of gig workers consistently freelance. Of freelancers, 42 percent work less than weekly, 30 percent work weekly and 28 percent work daily.⁴ JP Morgan Chase’s 2018 study of accounts with earnings from gig platforms found the majority of gig participants are active just one to three months a year.¹⁰ These findings suggest flexibility in work arrangements for full-time gig workers as well as flexibility in time commitments for part-time freelancers is important.
- **INTEREST** – Gig economy platforms such as [Etsy](#), [Feastly](#), [eBay](#), [Shutterstock](#), [Fiverr](#) and others may enable workers to leverage interests in arts and crafts, design, cooking, photography, music, and other creative tasks to earn incomes. Workers may also engage directly with larger businesses to provide on-demand design or creative services under licensing agreements. Other workers may work side jobs or offer services through gig platforms out of interest, to explore entrepreneurial opportunities, or to provide an avenue for social interactions.
- **INCOME** – Workers may choose to engage in the gig economy out of necessity in order to earn additional income, by choice in order to supplement earnings from traditional work arrangements or to provide equivalent full-time earnings. Supplemental earners may do so to make ends meet, to meet unexpected needs, to pay down debt, or to meet savings and retirement goals. According to Betterment’s 2018 report, Gig Economy and Future of Retirement, the majority of sampled gig workers were engaged in freelance work for financial reasons with one third working specifically to save for retirement.¹⁰
- **NECESSITY** – Physical disabilities, vocational limitations, or other mobility challenges may limit full-time work opportunities for some individuals, but temporary or online work may be possible. Upwork’s Freelancing in America 2018 survey found 29 percent of freelance workers reported health concerns as the primary reason why an ongoing traditional work role was not an option. Specific responses to this question included health issues (10 percent), mental illness (6 percent), back problems or pain (4 percent), general disability (3 percent), non-specific back pain (2 percent) and accident or injury (2 percent). Other respondents mentioned disability concerns including: “lack of strength, can’t be on feet for long periods of time, fatigue or tire easily, diabetes, surgery, arthritis, breathing problems, blood pressure, and autoimmune disease.”⁴ For workers with physical or geographic limitations the flexibility, hours, and task-based work the gig economy offers can provide fulfilling employment options. Virtual work in particular may be an incentive for businesses to hire workers who would otherwise be unable to fulfill traditional positions, and an incentive for independent workers to accept these jobs. A lack of suitable or available local jobs, particularly in rural areas, may also limit local work options, but with increasingly fast broadband connections in most areas, online work may be feasible.

Felony convictions or other reasons a worker may not pass background screenings can also restrict job availability. Gig work may be an option for those with criminal histories.

3.3 Workforce Needs and Issues of Gig Workers

Workers face a variety of issues in the gig economy. Needs and potential concerns of gig workers include financial management, income insecurity, savings deficits, employment discrimination, legal and insurance provisions, and marketing and business planning. These potentially critical issues can impact gig workers whether they are engaged through online platforms or working directly for other businesses and individuals. Managing payments, cash flows, tax preparation and retirement savings as well as resolving legal, insurance, or contractual issues can be significant for full-time gig workers who are actively engaged in many different activities or arrangements.

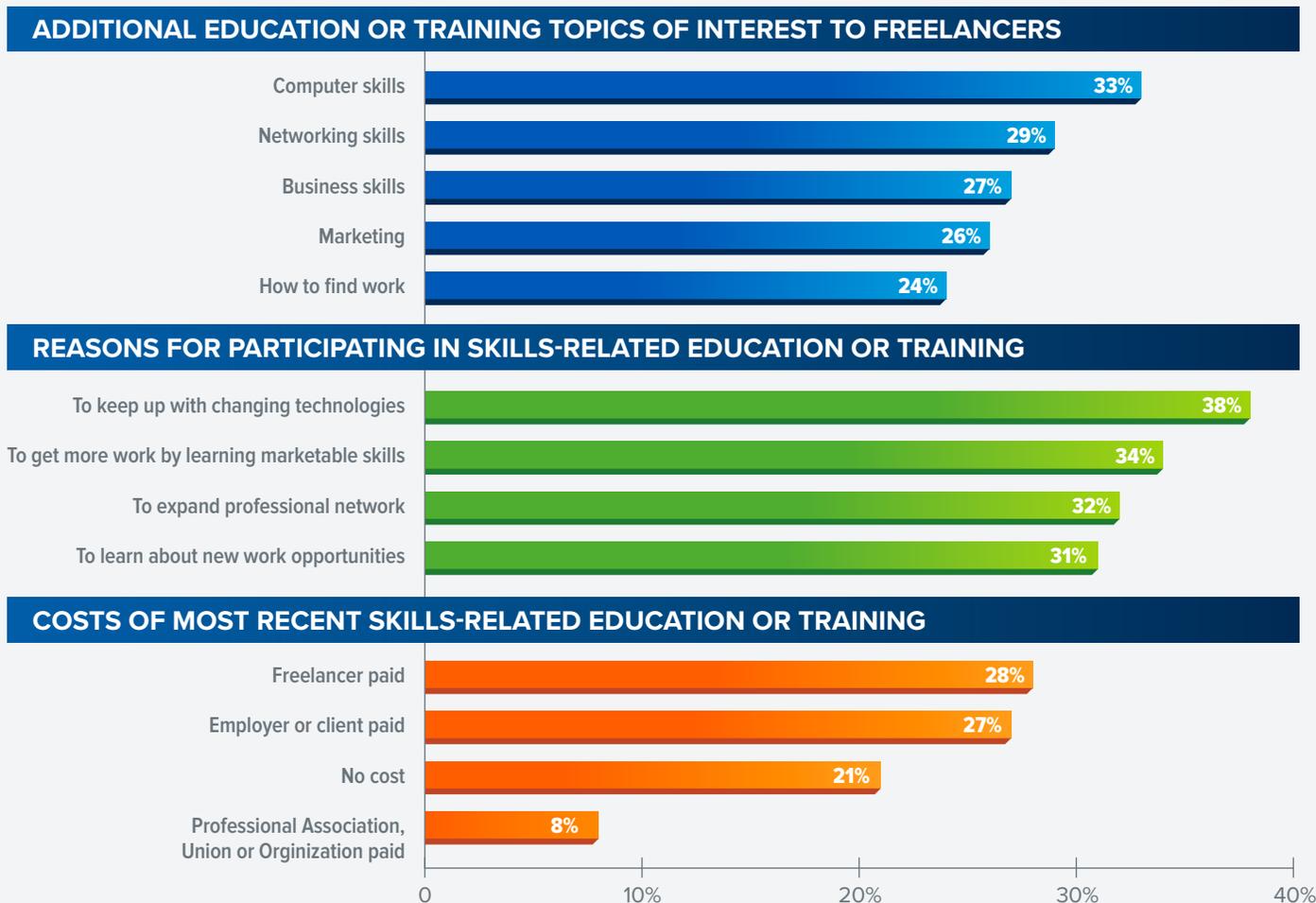
For part-time gig workers or those working through single platforms, financial, legal and insurance issues are often addressed by the platform provider. More significant challenges for all gig workers include inherent issues of the gig economy, notably a lack of labor regulations or protections, income insecurity, workers' compensation insurance, health insurance costs and uncertain regulatory environments. While federal and state employment laws provide for health care, workers' compensation, retirement options, liability coverage and other benefits for full-time workers, gig workers are typically classified as independent contractors and are not eligible for workplace benefits. As a result, the costs of health care, liability insurance, retirement accounts and other traditional benefits must be covered by workers themselves. In 2008, the Freelancers Union started programs to provide portable benefits and insurance to gig workers.

Similarly, the costs of education, training, certification and licensing and other workforce or human resource costs are typically the responsibility of gig workers. Under Internal Revenue Service (IRS) guidance, a key criterion for the classification of workers, either full-time employees or independent contractors, is the provision of training of any kind. As a result, businesses may be reluctant or unable to provide additional training for gig workers. However, gig workers report significant interest in skills-building and see value in training, certifications and other education to improve marketability and visibility.

According to Upwork's Freelancing in America 2018 survey, 66 percent of full-time gig workers agree or strongly agree they are updating their skills to ensure marketability as job markets evolve. The survey found 70 percent of gig workers participated in skills-related education or training in the last six months. Popular training resources include on-the-job training, instructional courses, trainings, or workshops, tutorials, books, and other online materials. These skill-building activities may be paid instruction such as formal accredited programs or informal and self-directed learning.¹¹ The primary reasons gig workers are interested in training are to keep up with changing technologies, grow work through marketable skills, expand professional networks, and learn about other work opportunities.⁴

Upwork's Freelancing in America 2018 survey found the top skills in demand from freelancers include computer, networking, business, and marketing skills. Business and marketing skills are among the top additional training, support services, and overall needs of independent workers in multiple national surveys. The following graphic reports key findings on the training needs of freelance workers.

TRAINING NEEDS OF FREELANCE WORKERS

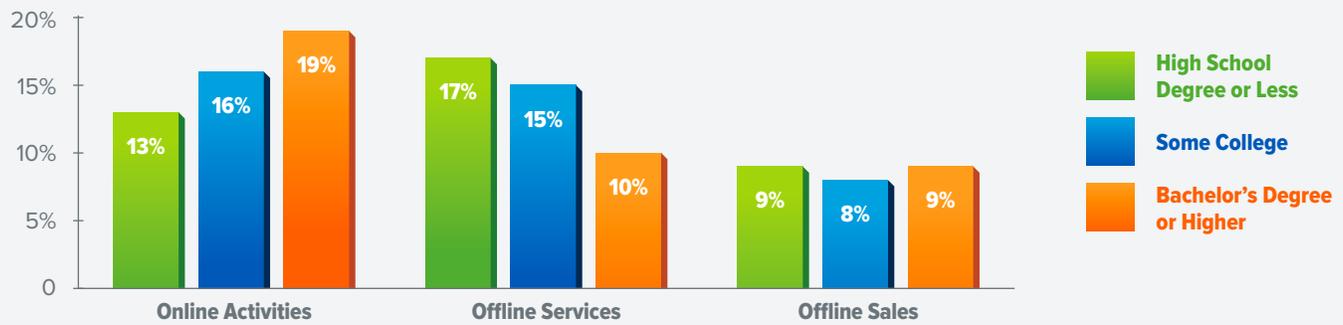


Upwork and Freelancers Union, Freelancing in America, 2018

The Upwork’s Freelancing in America 2018 survey found freelancers were twice as likely as non-freelancers to save money for education purposes. One in five respondents reported saving for education, compared to one in ten non-freelancers. The independent workforce as a whole is likely to be slightly more educated than the overall workforce. However, educational attainment varies by arrangement. Independent workers, including online workers and contractors are more likely than full-time employees to hold postgraduate degrees. Temporary agency, seasonal and on-call workers are less likely to have attained an education level beyond high school.⁴

The Federal Reserve 2017 Report on the Economic Well-Being of U.S. Households explores educational attainment by categorizing gig work into online activities, offline services, and offline sales. This distinction is helpful in understanding the potential education, training, and skills needs of various types of independent workers. National research points to significant demand for training and potential segments of independent workers who could benefit from additional and ongoing training. This research indicates a potential area of opportunity for education partners and Florida’s workforce system.

EDUCATIONAL ATTAINMENT OF GIG WORKERS



Board of Governors of the Federal Reserve System, Report on the Economic Well-Being of U.S. Households in 2017

- SKILLS - OR TECHNOLOGY-SPECIFIC KNOWLEDGE UPGRADES** – Surveys of freelance and gig workers indicate a significant interest in training opportunities and also suggest many independent workers may be self-taught. For workers in creative, technology, design and technical occupations, formal and informal training in specific software packages, programming languages, coding, and skill specific techniques are important and part of ongoing skills upgrading these positions require. Educational partners, private businesses, and workforce programs offer a tremendous variety of skills training workshops, online courses, certificates, and other flexible opportunities. Upwork’s Freelancing in America survey found, of freelancers possessing a four-year degree, 93 percent found skills specific training somewhat or very helpful, compared to 79 percent who found traditional college degrees helpful in the gig economy.⁴
- INDUSTRY-SPECIFIC TRAINING OR CERTIFICATIONS** – For gig workers offering professional and technical services, industry recognized certifications and formal accreditations may be helpful to expanding work and income potential. As gig platforms continue to expand into legal, engineering, architecture, finance, accounting, and other occupations that traditionally require formal certifications or degrees, opportunities for independent workers to continue their education and pursue advanced training will be important. Many highly skilled gig workers may already possess industry accreditations, if they moved into independent work from traditional job settings or directly from post-secondary education. For existing middle-skill workers, flexible education opportunities including online courses and distance learning may offer opportunities to upgrade their skills and make their services more marketable in the gig economy. Unlike traditional employment arrangements where an employer may subsidize or support continuing education for full-time workers, additional education costs will likely be borne by the independent worker and present barriers to further training.
- OCCUPATIONAL LICENSING NEEDS** – Occupational licenses are generally required for many occupations and industries that provide direct consumer services including home, personal and health care services. A 2017 study from the University of Minnesota on occupational regulation found nearly 30 percent of Florida’s workforce was subject to some licensing requirements.¹¹ Online gig platforms cater to providing on-demand personal services that may overlap with occupations requiring licensing in traditional business or employment arrangements. Tasks such as home health care, family supervision, tutoring, personal training, beauty services, event and catering services and food preparation can all be provided through gig platforms and gig workers. However, aside from any background checks that may be performed by the gig platform, these services and workers are largely unregulated.

3.4 Understanding Independent Workers

This study describes six working archetypes of independent workers based on key characteristics such as commitment, reasons for pursuing independent work, type of activities and potential industries or occupations. These definitions of worker types are useful to better understand why people pursue independent work; what workforce development skills are needed; and any business needs, challenges and issues they may face.

Workers may fall into one or more of these categories and may also move across categories based on changes in finances, work-life situations and other factors:

- **THE SUBSCRIBER** – These workers are likely to choose independent work for flexibility, independence, work-life balance and other perceived benefits. They are likely to be engaged on a full-time equivalent basis and independent work is their primary income source. These workers are more likely to be highly-skilled and work in professional, technical, or creative occupations. Gigs may include more traditional contract, consultant and self-employed arrangements as well as independent work primarily through online gig platforms.
- **THE SUPPLEMENTER** – These workers are engaged in independent work primarily to provide additional income sources, either primary or in addition to primary jobs. Part-time work is more likely and time commitments may be sporadic or infrequent based on opportunity or need. While these workers are gig workers by choice, additional income may be necessary for some. These workers are likely engaged in transportation, professional, business support, customer service or other middle-skill occupations. Work arrangements are likely to include online platform work or in some cases traditional part-time, seasonal or temporary staffing agency positions.
- **THE ALTERNATIVE** – These workers are likely to pursue gig work out of necessity, perhaps because traditional jobs are not available in an area or due to disabilities, criminal histories, or other factors that result in challenges to securing traditional employment. They may be full-time workers but are more likely part-time workers in order to supplement fixed income sources such as long-term disability or workers' compensation payments. For some workers, alternative arrangements may be a choice and a preferred work style. Worker skills can be high, middle or lower and work activities may range across a variety of industries. Work arrangements are likely to be driven by online platforms but may also include contract or temporary staffing agency work.
- **THE RELUCTANT** – These workers are engaged in alternative work arrangements and independent work solely out of need, primarily income, but also to keep active during periods of unemployment, transition, health or injury recovery. Workers are likely to prefer more traditional work arrangements and full-time jobs and are engaged in the gig economy on a temporary basis. Work is likely on a part-time basis and facilitated through online platforms or informal agreements. Industries and occupations vary but may not be in the workers' primary field or skill-level. Instead, workers may be engaged in transportation, sales, personal or individual services.



- **THE RETIREE** – These workers are generally older and are likely to have retired from full-time positions. They may pursue independent work in order to supplement fixed incomes, to pay for unexpected costs, or simply to keep active and engage in social interactions. Workers are likely part-time, pursue opportunities when they arise, and may be engaged in transportation, hospitality or individual consumer service occupations. These workers may engage in gig work either out of choice or necessity. Work arrangements may be facilitated by online platforms, but may also include temporary staffing agency, on-call, consultant, self-employment or independent contract work.
- **THE ENTHUSIAST** – These workers are likely a smaller segment of the gig workforce but may engage in supplemental independent work by choice. Work may or may not provide additional income, but income is likely not the primary reason for engaging in gig work. Instead workers may produce goods, arts, or crafts, support non-profit, religious, and service organizations, serve as board members or technical advisors or provide leasing or sales services in order to support a hobby or interest. Work arrangements may be facilitated by online platforms but are more likely under non-traditional and informal agreements.

Understanding that the workforce support of needs, job opportunities, and skills, education and training goals of these worker archetypes could be significantly different may help identify areas of opportunity for Florida's workforce system to match policies, programs, and services to the needs of independent workers.

4.0 Businesses and the Gig Economy

The U.S. economy is in a continuous state of transformation. The pace of transformation continues to advance with changes in industrial practices, the nature of work and technology including advances in lean and just-in-time manufacturing; diversification and specialization of professional and consumer services; rapid growth of the internet and e-commerce; shifts in workplace environments and locations; and, now the emergence of the online gig economy. Today, businesses may seek to manage costs, improve agility and expand talent availability by increasing direct utilization of flexible and on-demand workforces.

The use of independent, contract, temporary or seasonal workers is not new. What is new in the gig economy is the direct access businesses now have to a global talent pool across an expanded universe of industries, occupations and skills. Human resources, recruiting and temporary staffing work agencies can now be bypassed by businesses who can connect directly with workers through online gig economy providers.

Platforms such as [Upwork](#), [Freelancer](#), [SpareHire](#) (now part of the Graphite platform), [HelloTech](#), [Figure Eight](#), [Wonolo](#), [PeoplePerHour](#), [PreferHired](#), and a wide variety of other web applications cater to businesses and individuals seeking professional, creative, technical, business and consumer services. These online platforms are also businesses and are now managing workforces entirely made up of gig workers or are rapidly expanding their use of individual freelancers.

The workforce needs of businesses engaged in the gig economy can be viewed from at least three different perspectives, or business archetypes.

- **UTILIZERS** – One perspective is from businesses that use gig workers to supplement existing employee workforces. Examples of these businesses may include small and large firms operating across a variety of industries. Small or microbusiness owners, in particular, may engage gig workers to provide key administrative functions, such as web development, design, legal, accounting, tax preparation, or other services. Larger firms may engage gig workers on a larger scale and for specific professional services, such as coding, customer service, IT, and other services. Large firms may engage gig workers direct through gig platforms or may use the services of intermediary firms or gig facilitators. These businesses can be referred to as ‘*utilizers*’ to reflect the their temporary and on-demand status as employers of gig workers.
- **PROVIDERS** – A second perspective is from those companies whose business model depends on a workforce that is primarily made up of gig workers. Examples of these businesses include online gig platform providers such as [Uber Freight](#), [AmazonFlex](#), [Caviar](#), [Handy](#), [Instacart](#), [Postmates](#) and others that are evolving their business models by using independent workers to expand into new market areas. These businesses can be identified as ‘*providers*’ or gig platforms, recognizing their role in connecting independent gig workers to businesses and individuals.

- **FACILITATORS** – A third perspective is from businesses that may provide many of the same services as traditional temporary staffing, contract, or on-call agencies, but tailor services to connecting businesses to online workers and assuming some responsibilities for recruitment, training, and management of those workers. For example, [OwnForce](#) is a Florida-based online firm providing shared reviews for gig workers that facilitates contracting, insurance requirements, and other administrative requirements for businesses hiring independent contractors. Another online facilitator, [WeGoLook](#), provides temporary adjustors for the insurance industry, and [Liveops](#) provides on-demand customer service agents for businesses. These businesses provide enterprise services to other ‘utilizer’ businesses and can be referred to as ‘facilitators’.

Similar to worker archetypes identified in a previous section, these business profiles provide more clarity around current and future needs, and potential opportunities for Florida’s workforce system to meet those needs.

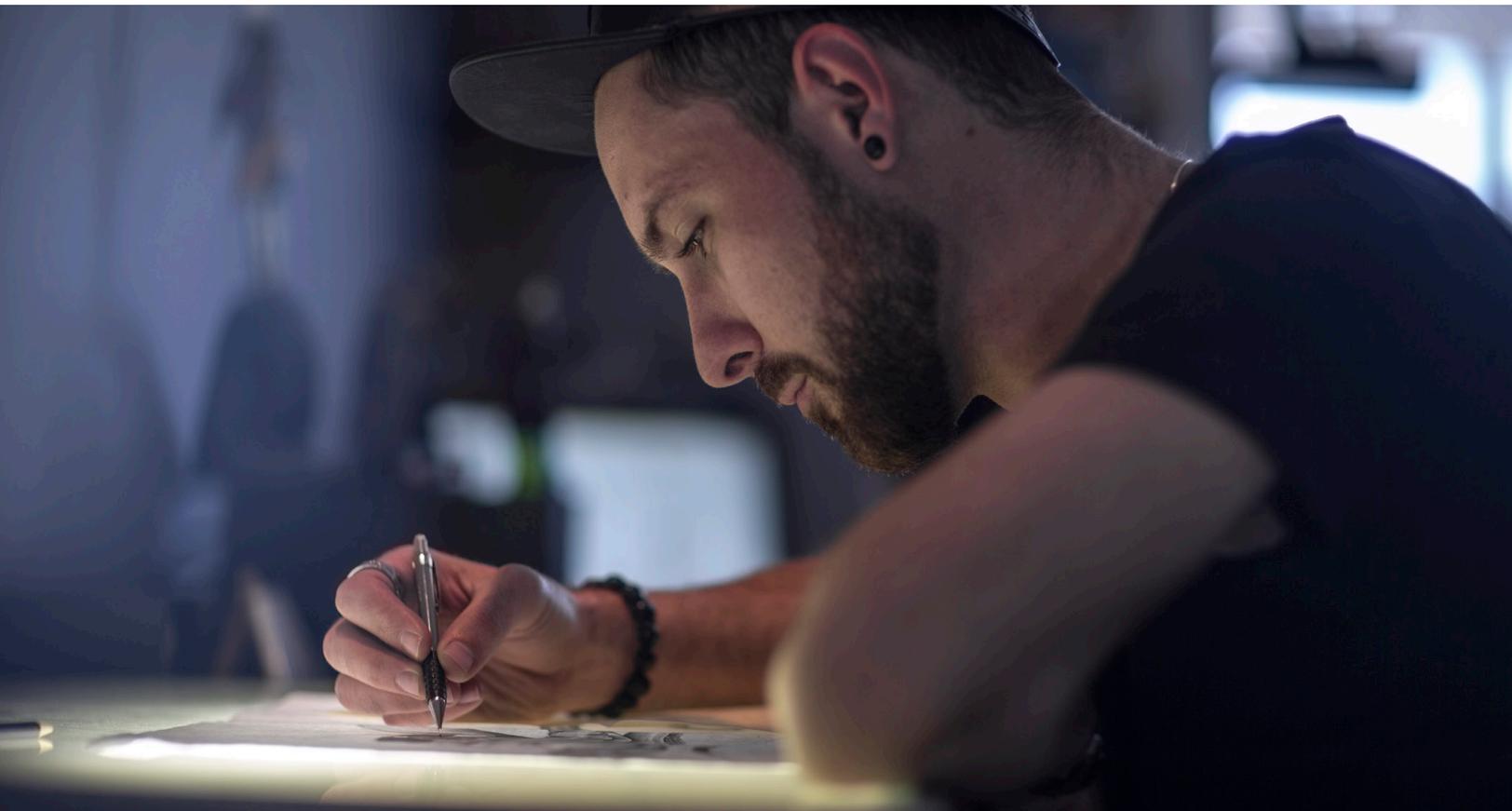
4.1 Benefits to Businesses

In the early stages of the gig economy, web-facilitated independent gig workers and online gig platforms catered to individual consumers by providing on-demand transportation, courier and delivery, home services, and odd jobs. [Craigslist](#), founded in 1995, was one of the first online platforms to provide these marketplaces that were previously provided in print through newspaper want ads. Increasingly, new online gig platform providers are emerging to meet professional service demands for large and small businesses. Online gig platforms connect businesses directly to gig workers, without the need to work through third-party human resource, recruitment or temporary staffing agencies.

Businesses use independent gig workers to fill workforce needs across a range of occupations and a wide variety of industries. Independent gig workers may appeal to businesses for a variety of reasons. National research, surveys and published reports suggest the top reasons businesses use gig workers include:

- **EASE RECRUITMENT DEMANDS AND CLOSE HIRING GAPS** – According to the ManpowerGroup’s 2018 Talent Shortage Survey, 46 percent of U.S. employers report difficulty filling key jobs.¹² With the rise of online gig platforms that connect businesses directly to a global talent pool, companies may find it more efficient and expedient to seek temporary workers to fill positions. For businesses operating in professional, technical, or creative services fields that tend to have more client-driven or project and task-based work, gig workers can be used to meet immediate workforce demands.
- **REDUCE DIRECT COSTS AND MANAGE FRINGE COSTS** – Most gig workers, particularly those using online platforms to market their services, are considered independent contractors under federal and state employment laws. These workers often are not eligible for benefits, including retirement, vacation or health care; are not provided overtime or minimum wage rates; and are not required to be covered by workers’ compensation, insurance, and other business-paid labor costs. Temporary gig workers can help businesses manage direct costs or acquire temporary talent for less overhead than a full-time employee.

- **RESPOND TO SEASONAL AND ON-DEMAND VARIATIONS** – Businesses in industries that rely on seasonal workforces, such as hospitality or retail, may find it easier to source temporary help directly through online gig platforms, rather than through traditional third-party staffing or workforce agencies. This may be more relevant for occupations and services that can be provided online, rather than in-person, such as expanding accounting staff ahead of audit or tax preparation season. However, new online platforms such as [Jobbie](#) are now providing businesses with access to gig workers in retail, accommodations, hospitality and restaurant industries. These industries have traditionally managed seasonal or on-demand needs through more traditional workforce recruitment techniques.
- **SUPPORT INTEGRATION OF NEW PRODUCTS OR PROCESSES** – Businesses that are launching new products, entering new markets, or even integrating new software, accounting, or online systems into internal processes, may find it efficient to source temporary skilled labor through online platforms. Online platforms provide access to much larger talent pools with more diversified skill sets than traditional recruitment techniques and temporary labor may help businesses manage transition or product launch costs.
- **GAIN ACCESS TO SPECIALTY SKILLS, LANGUAGES, OR NICHE NEEDS** – For a variety of reasons, businesses many need immediate and short-term access to workers with specific skills. Skills could include experience with specific software, foreign language proficiency, local and on-the-ground customer support needs, graphic design, or even fill critical vacancies while a longer-term replacement is sought. CareerSource Florida’s 2018 Skills Gap Survey found at least one-third of Florida employers have identified talent gaps with current or open positions.¹³ The wide range of talent and specialty skills available through the online gig platform can help businesses address short-term or niche needs.



4.2 Risks, Challenges, and Business Needs in the Gig Economy

Current national research and surveys do not provide a clear picture of the number, types and activities of businesses that are engaging independent workers through online platforms. With the rapid growth of online gig providers and enterprise facilitator businesses, the gig marketplace is expanding into new industries and diversifying into new occupations and professions.

Large and established businesses may be more risk-averse and more likely to use traditional temporary staffing agencies and traditional contract or on-call arrangements to source temporary independent workers. Small and mid-size businesses may be more open to using gig platforms and outsourcing traditional services to gig workforces. The risks, challenges, and business needs for companies of all sizes operating in the gig economy continue to evolve along with the gig marketplace. Based on national research, the following key needs and issues for businesses operating in the gig economy have been identified:

- **FEDERAL CLASSIFICATION, REPORTING AND TAX LIABILITIES** – For many businesses using gig workers, the classification of workers and related tax and payroll implications are complex. Misclassifying workers can result in fines or penalties for businesses or exposure to future withholding liabilities. For IRS tax withholding and employment reporting purposes, businesses must classify workers as either an employee or an independent contractor. This classification is based on an evaluation of the extent of behavioral control, financial control, and the relationship between a business and worker. The rapid emergence of online platforms and the variety of gig work arrangements available to businesses can make classifying workers challenging.

Workers who are not subject to control of how and when work is performed and do not receive any evaluation, training or oversight of that work are likely to be considered independent contractors. Workers who are paid a flat fee, rather than a wage or rate for a set period of time, who are not reimbursed for expenses, and who do not receive employment benefits also are likely to be considered independent contractors. Workers with temporary arrangements, not just indefinite or project-based arrangements also are likely to be classified as independent.¹⁴ However, gig workers may be paid on an hourly rate basis, may have indefinite work options, may receive guidance or training, may have performance or feedback ratings and may provide services that are a key aspect of the regular business of a company. The varying work arrangements for gig workers are blurring the traditional distinctions between employees and independent contractors.

Some online platforms and gig businesses such as [Handy](#) and [Uber](#) are seeking state regulation to mandate that gig workers are classified as independent contractors.¹⁵ In 2017, the State of Florida enacted legislation clarifying the classification of workers employed by transportation network companies as independent contractors.¹⁶ As of 2018, Florida is one of five states to have passed legislation that defines the term “marketplace contractor” to classify on-demand workers providing household services as independent contractors.¹⁷

- **RECRUITMENT, TALENT ACCESS AND HUMAN RESOURCE PROCESSES AND PROTOCOLS –** As businesses expand the use of gig workers to supplement existing workforces, issues of talent recruitment, management, and retention may arise. In a 2016 Ernst and Young survey of businesses using contingent workers, 70 percent of responding businesses reported sourcing workers through staffing agencies, while another 50 percent reported using in-house recruitment or independent contractor networks. The same survey found internal human resource departments were primarily responsible for recruiting temporary workforces, but finance, IT, procurement, and legal departments were also involved in direct recruiting. Once onboard, only one in five businesses reported internal human resource departments had any primary responsibility for ongoing management.¹⁸

Typically, gig workers are not subject to management or human resource processes of the employing organization. Similar to the provision of training, a company may risk improperly classifying workers by providing human resource services. As a result, the recruitment of gig economy talent may fall directly to supervisors or managers within an organization who may not be familiar with avenues to access or assess gig worker talent as well as processes to retain those workers as future full-time employees.

Businesses may have internal training needs for full-time employees who are actively engaged in recruiting and managing gig workforces. Other businesses are recognizing these needs and new online startups providing services for the online and independent gig workers that were filling roles traditionally provided by temporary staffing agencies, but for the online and independent gig worker. For example, [WorkMarket](#) enables companies to source and vet gig workers and to manage interactions, campaigns and project work. [WorkMarket](#) also provides functionality for management and evaluation processes

- **TRAINING AND QUALITY ASSURANCE NEEDS –** Businesses that utilize gig workers may not be able to provide significant on-the-job training because doing so creates the potential for a business to misclassify workers and be exposed to federal audits or lawsuits. As a result, the training, onboarding, and quality assurance falls to workers themselves and to the online platforms providing gig workers. Recent Florida legislation that clarifies the classification of gig workers employed by transportation network companies and certain on-demand household service providers as independent contractors may enable training to be provided by platform businesses.

However, for most businesses, providing training to gig workers is not likely or commonplace. A 2016 survey by Ernst and Young found 52 percent of contingent workers (including contract, on-call, temporary, and freelance workers) do not receive any training from employers.¹⁸ Independent workers must independently pursue skills attainment, including accessing training, transferring skills from one project or client to another, and seeking recognized certifications or accreditations recognized by employers.

Some online platforms offer onboarding or training to workers signed up through their platform. [Uber](#) offers mentor programs and remedial training for drivers with poor ratings. [TaskRabbit](#) requires online onboarding courses on basic information before workers can seek tasks. For platforms and businesses where gig workers are the most visible and public-facing representation of a brand or company, basic skills training, onboarding, and professional and customer interaction standards are important. Businesses may also be interested in professional and technical gig workers who have some level of training or onboarding in business processes including invoicing, payment, customer service and other soft skills that could complement the hard (technical) skills of some workers.



INDUSTRY-ACCEPTED DEGREES, CERTIFICATIONS, OR TRAINING – Independent gig workers and business platform providers work across nearly every industry and skill level. Some of the first gig platforms to emerge facilitated relatively low-skilled workers for the transportation and consumer services industries. New platforms are emerging that provide access to gig workers serving management, business services, financial, insurance, accounting, legal, engineering, IT and other occupations and industries that are more typically provided through traditional business and full-time employees.

Platforms such as [Paro](#), [SpareHire](#) (now part of the Graphite platform), [Hire an Esquire](#), [Lawtrades](#), [WeGoLook](#), [Fiverr](#), [Mediabistro](#), [Liveops](#), and many others connect businesses to gig workers with relatively high skills and advanced education. [Paro](#) in particular provides access to C-suite-level temporary talent. As businesses engage with gig workers in established professional fields, recognized and industry-accepted educational degrees or technical certificates or training will be important to distinguish workers and provide assurances to hiring organizations.

Technical training and certifications for gig workers across industries, particularly in IT, digital media, software engineering, and other rapidly evolving industries may be an emerging need for gig businesses and workers. Traditionally, skills building and continuing education may have been encouraged or paid for by a business for full-time employees. In the gig economy, independent workers are more likely to be responsible for building skills. With the freedom and independence that the online gig economy provides, workers may be more likely to work across industries, projects, tasks, technologies, and occupations than before and may be looking for industry-recognized certifications to better market their services or command greater wage rates.

5.0 The Gig Economy in Florida

The scale and scope of the gig economy in Florida is uncertain due to the lack of state-level data and differing, sometimes overlapping, definitions of independent workers. Information from existing sources, private businesses and gig platforms suggest Florida may be more engaged in the gig economy relative to national averages. Florida’s industry structure and significant portion of economic activity tied to professional, business, consumer and hospitality services lends itself to increasing diversification of the workforce and the potential for expanded non-traditional work arrangements.

5.1 Scale and Scope of the Gig Economy in Florida

Limitations of current national and state data sources do not allow for specific estimates of non-traditional work arrangements, specifically online or in-person gig work in Florida. Many gig workers are likely to hold full-time or part-time traditional jobs and may be counted in multiple datasets. Within the constraints of current data, existing labor market statistics from various sources can begin to provide a look at alternative work arrangements.

5.2 Work Arrangements in Florida

TRADITIONAL WORK ARRANGEMENTS	NON-TRADITIONAL WORK ARRANGEMENTS	ALTERNATIVE WORK ARRANGEMENTS
<p>8,046,000 full-time workers</p> <p>1,667,000 part-time workers</p> <p>375,829 self-employed in incorporated business</p>	<p>856,100 temporary staffing agency workers</p> <p>500,400 remote workers</p> <p>280,000 workers holding multiple jobs</p>	<p>745,931 full-time workers with direct purchase health insurance</p> <p>276,549 self-employed in unincorporated business</p>

In 2018, roughly 8.7 million non-agricultural workers in Florida were in the labor force and employed. These employment counts, while a survey program, are based on payroll records and account for full and part-time wage and salary workers.¹⁹ In 2017, approximately 8 million Floridians worked full time, year-round and 1.7 million worked less than full time. Among part-time workers, nearly 70 percent cite non-economic reasons for part-time work status. These data include employed persons in agricultural and non-agricultural industries including those persons who may hold more than one job and work in non-traditional arrangements.²⁰

Nationally, nearly 5 percent of workers hold multiple jobs. In 2015, the U.S. Bureau of Labor Statistics found 3.5 percent of Florida workers held multiple jobs, well below states in the Midwest and West where the rates of workers who held multiple job was as high as 7 percent. The American Staffing Association reports in 2017, 856,100 workers were employed in temporary positions at staffing agencies.²¹ U.S. Census Bureau survey data reported the number of employed workers who work at home. In 2017, approximately 500,400 workers in Florida could be identified as remote workers.⁷

In 2017, U.S. Census Bureau data suggested that 267,549 workers reported being self-employed in their own unincorporated business and 375,829 workers were self-employed in an incorporated business. Unincorporated businesses are more likely to represent potential gig economy participants. U.S. Census Bureau data also tracks employed workers in full-time positions with direct purchase health insurance rather than employer-provided coverage.⁷ There may be many reasons why full-time workers would purchase direct or supplement coverage, but this may be an indicator of workers in non-traditional arrangements including independent contractors.

Supplemental data on independent contractors or single-owner limited liability corporations from IRS statistics or the Florida Division of Corporations may provide additional insights on independent workers. Existing public data sets from national sources can help illustrate the industries and geographies across Florida where workers in non-traditional arrangements are concentrated. This information could guide local workforce development boards and help refine policies and programs at the regional level.

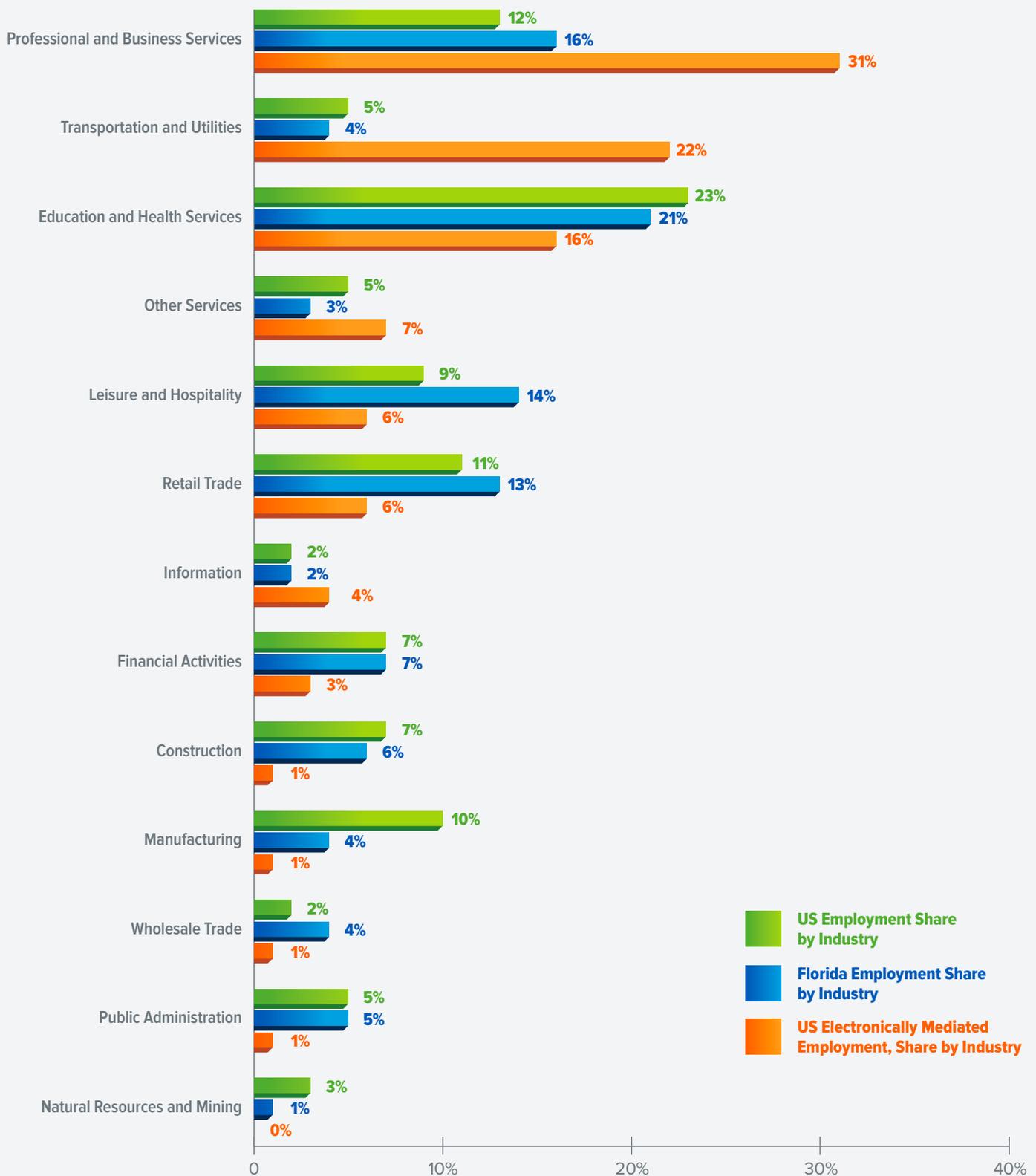


5.3 Estimates of Contingent and Electronically Mediated Workers

The best available industry level estimates on the scale of the gig economy are from the U.S. Bureau of Labor Statistics, Contingent Worker and Electronically Mediated Worker supplemental survey data. These data represent workers who self-report their full time, or primary job, and are either contingent or electronically mediated. National private survey data tend to count any worker who is engaged in independent work, regardless of whether it is their primary work activity.

Compared to the total U.S. workforce, Florida's industry employment is less concentrated in sectors such as manufacturing and natural resources and more concentrated in key industries such as retail, leisure and hospitality and professional and business services. The industry sectors that are overrepresented in Florida, compared to the nation, are also those that may have a higher share of independent workers. As a result, Florida's industry structure suggests the gig economy might have a greater role and impact in the state.

FLORIDA EMPLOYMENT BY INDUSTRY AND NATIONAL ELECTRONIC GIG WORK BY INDUSTRY



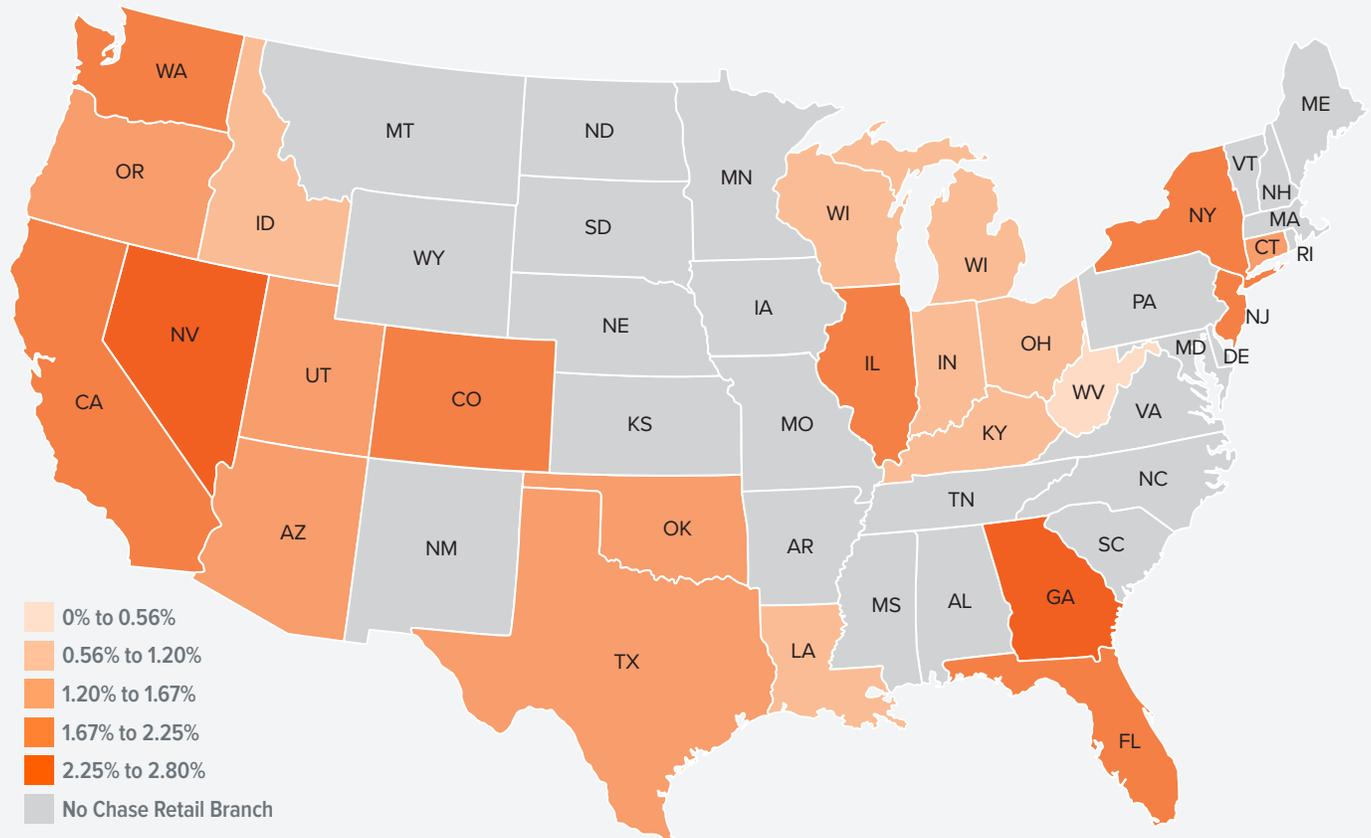
U.S. Bureau of Labor Statistics, Electronically Mediated Employment Supplement, May 2017 and Florida Department of Economic Opportunity, Quarterly Census of Employment and Wages, 2017

5.4 Florida and the Online Platform Economy Study

The JPMorgan Chase Institute's Online Platform Economy in 2018 report provides a unique dataset and state-level perspective on participation in the gig economy. This study examined transactions between 2012 and 2018 and identified 38 million payments directed through 128 different online platforms to 2.3 million distinct Chase checking accounts. This sample may not be nationally representative and is limited to the states where Chase has active retail branches, but the research does illustrate the activity levels, variety of platforms, and extent of involvement in the gig economy and provides the only current source on state-level activity.

Florida ranks among the top states for participation based on this dataset. The Online Platform Economy in 2018 report found among 23 states and 26 cities, Nevada and San Francisco had the highest participation rates, with roughly 2.8 percent of families generating platform earnings in March 2018.¹ Florida's participation rate was somewhere between 1.67 and 2.25 percent of families with earnings from online transactions, similar to other populous states such as California, New York and Illinois.

JP MORGAN CHASE PARTICIPATION IN THE ONLINE PLATFORM ECONOMY BY STATE, 2018



JPMorgan Chase Institute, The Online Platform Economy in 2018

The Chase study also examined participation rates by state across identified sectors of the Online Platform Economy. This sample found Florida ranked fifth highest among states for participation in transportation services, 17th in selling, 11th in leasing, and eighth in non-transport work activities. Among the top 25 cities examined, Miami ranked 10th highest with a participation rate, similar to Chicago, Illinois and Portland, Oregon.

6.0 Workforce Partner Outreach

To complement national research and literature reviews, direct discussions were held with leadership and staff from local workforce development boards, core educational partners, economic development organizations, state and national policy organizations and private businesses. These discussions provided valuable insights and observations on the scope, impacts and long-term implications of the gig economy on the state workforce system and on the state's labor force, educational systems and economy.



6.1 Synthesis of Partner Input

Defining the gig economy – Florida's workforce, education, economic and business organizations offer unique perspectives on the gig economy and varying definitions for which workers and what work types can be included. Some organizations defined gig work broadly to encompass small business owners, unincorporated self-employed individuals, temporary or remote workers and independent contractors as classified under federal employment definitions. Some partners viewed gig work as online, app-enabled work for personal services (such as [Uber](#) or [DoorDash](#)), while others were familiar with professional services online platforms catering to other businesses (such as [Freelancer](#) or [Upwork](#)). Others also recognized gig work as side hustles, grey markets, hobbies and other informal income-generating activities including arts and crafts or informal business services. There was a broad recognition that gig work types were not a new phenomenon and have existed in various forms for a long time, but the rise of technology and app platforms have made gig work more visible and reduced barriers to entry for more workers.

Florida’s competitive strengths and weaknesses – Workforce and economic development partners note online gig platforms and technology can lower barriers to business creation and entrepreneurship.

Independent gig work offers a relatively low-risk pathway for individuals to begin marketing services, skills, and ideas with the eventual outcome of helping launch new enterprises and small businesses. Some areas of Florida are ranked among the nation’s top entrepreneurial communities and encouraging gig and non-traditional work arrangements could strengthen Florida’s position. Independent work also may offer a competitive edge to Florida’s regional economies and communities who develop target industry or sector strategies around remote work, coworking spaces, communications and technology connectivity, and anchor industries. Florida competes globally on the quality of life offered in communities across the states and could attract talented workers and businesses who are interested in remote work.

Potential future impacts on Florida – The globalization of talent is both a potential negative and positive. Technology, communications, and online platforms can enable Florida workers to compete and provide services globally with fewer barriers than ever before. Independent contractor pricing models and rates may reduce differences in international labor market rates and enable skilled Floridians to compete for work globally. Florida workers may also leverage time zone differences to provide online services to businesses in international markets, just as many international workers now do for U.S.-based firms. At the same time, Florida’s independent workers and employees in traditional businesses may face increased competition as the skill levels of workers located across the globe increase and barriers to accessing technology and communications decrease.

Economic development and workforce partners suggested the long-term impacts of non-traditional work on communities are uncertain. If employment significantly shifts away from W-2-based work at physical businesses, local communities and state programs may face declining revenues from sales taxes or payroll-based taxes. In this scenario, the loss of value-added benefits of physical businesses and employment, including community connections, philanthropy, and indirect demand for supporting retail and consumer services also may impact local communities and business districts. At the same time, the increased demand for coworking space and associated retail and hospitality amenities provides market incentives to redevelop underutilized space, including malls and office buildings.



Challenges and opportunities for workers and businesses – Nationally, some survey data suggests retirement savings, finances and health insurance costs represent significant challenges for workers. Gig workers may not fully understand the financial risks associated with short-term, project-based work and the need to cover federal, state and local taxes as well as savings for future needs.

For workers with barriers to traditional employment, including vocational disabilities, educational partners recognize that while gig work may offer advantages, it is more likely to be outweighed by potential challenges. Workers with vocational limitations may rely on insurance coverage from employers or from defined federal health coverage, income, and benefits in order to cover medical and living expenses.

The lack of broadband connectivity in some areas of Florida may limit online work opportunities for rural residents who may be interested in independent work. For many residents, access to smart phones, reliable internet connections, reliable computers and even dedicated workspace may be a challenge. Florida could examine existing community infrastructure including libraries, community centers, schools, or churches to provide dedicated, quiet workspace and internet connectivity for workers who may not otherwise be able to participate in online professional services work.

Gig work also represents potential pathways to entrepreneurship, career starts, experience-building and income growth for many different types of workers. For some traditionally underserved populations, independent work provides opportunities traditional employment may not offer. For example, some workforce partners underscored the importance of gig work in providing unemployed or underemployed workers with opportunities to gain work experience and build transferable skills. This starter experience can support pathways to more permanent and traditional employment or toward business development or full-time gig work. Gig work may be most beneficial to workers in rural areas with broadband connectivity, recent immigrants, non-English language speakers, refugees, seasonal or transitional workers, military spouses, transitioning veterans, workers with criminal records and others with barriers to traditional employment, including transportation costs and childcare obligations. Dislocated workers affected by major layoff events or natural disasters may find opportunities for supplemental or gap work in the gig economy. Workers may use gig work to cover essential costs while pursuing continuing education or business development opportunities.

Connections and utilization of gig workers – Nearly every partner organization contacted offered some direct connection, either personal or business related, to informal or non-traditional gig work. Several of those interviewed were actively involved in gig work and could be classified as independent contractors in addition to their full-time traditional occupation. Other organizations suggested they were looking to fill future job vacancies with independent contractors in order to access new skills, shift toward on-demand labor, or to streamline operations. Additional organizations in education or business development and entrepreneurial support offered anecdotes about the increasing gig workforce and the growing use of independent workers by businesses, including those in Florida and overseas.

Most local workforce development boards agreed that future trends indicate the nature of work is changing and independent work and non-traditional work arrangements are likely to continue to grow as a share of the labor force. To anticipate future shifts and to meet the demands of businesses, local workforce development boards are generally supportive of shifting federal and state policy and program and performance guidelines to reflect the change from jobs to work, to encourage entrepreneurship among youth and underserved and underemployed workers, and to expand training programs that emphasize transferable skills and alternative employment outcomes.

7.0 Policy and Programmatic Considerations

The emergence and continued growth of the technology-driven and traditional gig economy has outpaced updates to federal and state workforce legislation, policy and programs. The Workforce Innovation and Opportunity Act governs the activities and programs of state and local workforce development boards. This act is designed to support access to training, education and employment for workers and link employers to a skilled workforce. Passed in 2014, the Workforce Innovation and Opportunity Act was the first major legislative reform of the federally funded workforce system since 1998.

In 2014, many major gig and sharing economy platforms were just gaining market share and expanding their reach globally, and other platform models did not yet exist. The Workforce Innovation and Opportunity Act does not explicitly consider non-traditional work arrangements or disruptive business models and is designed to address the needs of more traditional full-time, on-site workers. A focus on entrepreneurship enables local workforce development board to respond to emerging needs, but program and performance requirements limit job placement, training, and business services opportunities that can be provided to gig workers.

7.1 Policy Opportunities

The U.S. Department of Labor's Workforce Information Advisory Council has identified gig economy research and data gaps as a future need to be considered under future Workforce Innovation and Opportunity Act authorizations.²²

To provide greater flexibility, continued innovation and a continued focus on entrepreneurship, CareerSource Florida and partners can consider the following strategies.

- Convene state and regional leaders to develop policy recommendations and influence pending workforce reauthorization and legislative discussions at the federal level.
- Encourage shifts in federal and state workforce guidelines and performance outcomes to better reflect demand from businesses for independent workers and to enable local boards to provide placement and training services for independent and remote workers.
- Develop statewide guidance for local workforce development boards to clarify program guidelines and recognize independent work training and development services as an authorized and eligible activity under the entrepreneurial sections of the Workforce Innovation and Opportunity Act.
- Introduce additional statewide grant funding and a programmatic emphasis, similar to the recent focus on apprenticeships, to leverage existing entrepreneurship programs and encourage consistent statewide policy on gig workers.

7.2 Data Needs and Systems Design

Currently, policy makers are challenged by the lack of a consistent definition of gig work and significant gaps in data from labor market statistics survey programs for non-traditional work arrangements. Labor market data traditionally have relied on payroll-based survey and count programs to examine employment trends, but datasets that track sole proprietors, self-employed, independent work locations, or multiple job holders are not robust enough to provide information on emerging gig work types. These data would be valuable to improve understanding of how many gig workers there are in Florida and in what industries, occupations, and locations they are working.

7.3 Gig Programming and Support Resources

As outlined in this study, discussions with workforce partners demonstrated significant interest in developing programs and information to reach and serve the needs of gig workers and businesses. Most partners suggested gig work provided opportunities for workers across Florida, even if the long-term impact of those opportunities is not certain. Additionally, gig work appears to offer expanded opportunity for employment and entrepreneurship, particularly for certain underserved or under-skilled worker populations.

There are examples of programs nationally and within Florida that offer entrepreneurial training and mentorship programs, business development services, alternative job marketplaces, and training for remote workers. Nationally, relatively few state or local workforce systems are fully engaged in developing gig-specific programming or informational resources. Within Florida, several local workforce development boards have developed entrepreneurial training services or business support programs while others have begun to compile information for workers interested in non-traditional arrangements and information on how local workforce development board staff can respond and meet client needs.

Providing basic information to workers and placement services staff about independent work opportunities, as well as challenges, can help open pathways to gig work for more people. This information could include transparent information on earnings potential, insurance and benefits coverage, tax and financial considerations, career pathways and other frequently asked questions about gig, independent, or remote work. Additional resources could be provided to direct workers to job platforms, workforce training services, entrepreneurship and education programs, business development services, and other skills-building programs tailored to gig workers.

Programs, including training, client services or certifications, could be developed and offered by local workforce development boards specifically for independent workers. These programs would emphasize gig work as pathways to more traditional job placements, entrepreneurial activities and eventual business creation. Programs could be developed in collaboration with other business, workforce and economic development partners to better link and align entrepreneurship support services across the state. Programs could be developed to target specific markets including youth, veterans and military spouses, non-English language speakers, rural residents, physically impaired workers and recent immigrants.

7.4 Implementing Policy and Programmatic Considerations

CareerSource Florida is one of the first workforce development agencies nationally to explore the implications of gig work and entrepreneurship in a comprehensive, research-driven manner. This initial undertaking reveals significant potential areas of opportunities for CareerSource Florida, local workforce development boards and other partners to meet the future independent workforce needs of gig economy businesses and workers. Areas of opportunity include:

- **BUSINESS SUPPORT** – The opportunities for Florida’s workforce system to respond to and meet business needs in the gig economy are many and varied. Direct training and skills upgrading for gig workers could help meet business demands and provide critical assurance, confidence, and ability for businesses to mitigate some of the risks and challenges presented by greater utilization of independent workers. Workforce agencies could provide skills training or recognized accreditations in cybersecurity or information management; customer service or professional soft skills-building; human resource or onboarding processes; and more traditional industry-recognized certificates for professional occupations. Workforce agencies also might partner with online platform providers and independent work facilitators or enterprise businesses to provide industry-specific or business-specific training that employing businesses cannot provide, due to legal classifications of workers. Industry-recognized gig workforce training programs may make gig workers more employable and offer employers some assurance and risk mitigation.
- **ENTREPRENEURSHIP PATHWAYS** – The gig economy is built on entrepreneurship with participants looking for new ways to market themselves, new business models, new work arrangements and new opportunities. For some professional services gig workers, engaging in the gig economy through a platform provider may be the first step toward launching their own incorporated business or moving toward more traditional work arrangements as a self-employed consultant or contractor. Florida’s workforce system could continue to support and foster entrepreneurial opportunities for these gig workers through specific programs, training, resources and information.
- **VOCATIONAL REHABILITATION AND PLACEMENT SERVICES** – Independently directed, online, or at-home work in gig jobs may be ideal for workers with disabilities and/or health issues seeking supplemental income and the flexibility to care for their own needs. Workforce services, such as vocational rehabilitation, might be organized to encourage independent work opportunities by recognizing gig work as a job outcome and providing support, training, skills upgrades and marketing assistance for workers facing barriers to traditional employment.
- **WORK TRANSITIONS** – For some long-term independent workers, assistance may be needed when reentering the formal workforce. These situations may be limited, but a lack of standard job experience, employment history, reference information, or professional networks may present barriers or challenges for workers moving back into traditional work arrangements. Some employers recognize independent work as prior experience. However, traditional resumes, job applications and minimum qualifications for positions may not be as flexible and could penalize independent workers. Opportunities may exist for the workforce system to provide marketing and employment services specifically tailored to address these potential challenges.

CareerSource Florida is committed to continuing the dialogue and collaborating with partners to respond to the opportunities and future trends presented by the gig economy.

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