

THE FUTURE OF WORK IS INDEPENDENT

PART I: A PRIMER ON INDEPENDENT WORK





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INTRODUCTION

In recent years, there has been increased attention on the “future of work”, which has often focused on the role technology is playing in displacing full-time jobs and the rapid growth of independent, freelance work. With this attention has come an abundance of new terms, research studies, conflicting data, and information to sort through.

At Samaschool, we believe these trends will continue for decades to come, and that independent work is redefining the modern workforce. As such, we believe that stakeholders at every level of the public and private sector need to invest in understanding this emergent trend.

This is the first paper in a three-part series. This paper serves as a primer on independent work to offer policymakers, foundations, educators, and workforce development providers an overview of the latest data on independent work, along with recommendations on how to better prepare workers to engage in the freelance, or gig, economy. We hope this reference will provide stakeholders with

a useful starting point from which to further explore how independent work is reshaping the American workforce.

The second paper in the series will provide original data collected from participants in Samaschool’s 8-hour course on succeeding as an independent worker. Our participants are low-income jobseekers in general and sectoral job training programs, and the paper will highlight their experiences with freelance work, earnings, skills developed, and successes and challenges. The third paper will offer a set of policy recommendations that would increase access to freelance work and strengthen support for independent workers.

01.

WHAT IS INDEPENDENT WORK?

In the United States, there are two broad worker classifications: **independent contractors** and **employees**. When we talk about “independent workers” or the “independent workforce” we are referring to people who are classified as independent contractors — which broadly includes temporary help agency workers, on-call workers, contract workers, freelancers, and gig workers who use online on-demand work platforms.

The distinction between an independent contractor

and an employee is not always clear cut, and proper categorization of workers remains a persistent legal challenge in the U.S.

According to the IRS, “the general rule is that an individual is an independent contractor if the payer has the right to control or direct only the result of the work, not what will be done and how it will be done”.¹ To determine this, the IRS examines three key factors: behavioral control, financial control, and relationship, which are further examined in *Figure 1*.

FIGURE 1: IRS KEY FACTORS

BEHAVIORAL CONTROL

According to the IRS, “a worker is an employee when the business has the right to direct and control the work performed by the worker, even if that right is not exercised.” This means that a worker is likely an employee if the business:

- Can tell the worker when and where to work, what tools to use, or where to purchase supplies and services.
- Provides detailed instructions that suggest the worker has limited control over how they do their job.
- Uses performance systems that evaluate how the work is done, rather than just evaluating the *end result*.
- Provides training on how to complete the job.

FINANCIAL CONTROL

According to the IRS, a worker may be an employee if the business has the “*right to direct or control the financial and business aspects of the worker’s job*”. A worker is likely an employee if the business:

- Makes a significant investment in the equipment the worker uses to complete the job.
- Reimburses the worker for expenses.
- Guarantees the worker a regular wage amount for an hourly, weekly, or other period of time.
- Limits the worker from marketing their personal services to other businesses or clients.

FIGURE 1 (CONTINUED): IRS KEY FACTORS

RELATIONSHIP

In addition to behavioral and financial control, the IRS also considers “*how the worker and business perceive their interaction with one another*”. This includes factors such as:

- Written contracts — does the contract state that the worker is an employee or contractor?
- Benefits — full-time and some part-time employees generally receive benefits, whereas contractors do not.
- Permanency — employees generally have the expectation of ongoing, indefinite employment, whereas contractors generally have a defined end date.
- Services provided — employees generally provide services that are part of the businesses’ key activity.

Some experts have argued that the United States needs a third labor category to capture independent workers who do work through intermediaries such as Lyft and TaskRabbit. In fact, former U.S. Secretary of Labor Seth Harris and economist Alan Krueger penned a paper suggesting that because independent workers using intermediaries are not at liberty to negotiate all the terms of their work, they are not truly independent contractors.²

FIGURE 2: DIFFERENCES BETWEEN CONTRACTORS AND EMPLOYEES

The following chart outlines a range of differences between contractors and employees.

INDEPENDENT WORKERS	EMPLOYEES
✓ No minimum wage protection	✓ Must receive minimum wage
✓ Paid hourly or on a per-project basis	✓ Paid hourly or salary
✓ Not protected by anti-discrimination laws	✓ Protected by anti-discrimination laws
✓ Must purchase their own health, workers’ compensation, and other insurances	✓ May receive insurance coverage through employer
✓ Must pay self-employment tax, comprised of Medicare and Social Security	✓ Pays half of Medicare Social Security tax, other half paid by employer
✓ Typically provides equipment and materials	✓ Employer provides equipment and materials
✓ Greater risk of taking a loss from equipment costs and unreimbursed expenses	✓ Low risk of taking a loss
✓ Free to seek out additional clients and business through marketing	✓ Employer controls how employee allocates time

02.

WHAT ARE THE POTENTIAL BENEFITS OF INDEPENDENT WORK?

Independent work offers a number of potential benefits, which can be grouped into four categories:

1. Accessibility
2. Flexibility and autonomy
3. Skills and experience development
4. Income generation

ACCESSIBILITY

Independent work has a low barrier to entry, as workers can access jobs quickly through online platforms or word of mouth referrals. Overall, the accessibility of independent work offers a number of advantages for people who are looking to re-enter the workforce, such as the long-term unemployed, young people starting their careers, and people looking to quickly generate supplemental income. For many people who have been out of work for a long time, the ability to get back to work quickly can boost confidence and help them develop skills and work experience that they can leverage to gain further employment. At Samaschool, we've found that highly-motivated students are able to secure paying independent work in a matter of days or weeks, as opposed to the months it can take to find a full-time job.

Independent work has lower barriers to entry than full-time work because it is discrete in nature, often time-bound or deliverables-based, and requires little to no training or onboarding by the employer. Because the scope and duration of independent work is limited, the risk of poor performance is often also limited, resulting in more lax hiring criteria for independent workers than employees. In addition,

many companies will hire independent contractors to perform activities that are not core to their businesses, thus opening up channels to work for people who may be earlier in their careers and/or developing their professional skills.

FLEXIBILITY & AUTONOMY

Unlike employees, independent contractors can choose when and how they work. This ability to start and stop working as desired makes independent work a viable option for people with other obligations and commitments, such as part-time workers, students, and caregivers. At Samaschool, our students are often enrolled in training programs, and those who complete independent work often point to the ability to work around their existing schedules as a major benefit.

Beyond flexibility, many people also cite autonomy as a benefit of independent work. For example, people often turn to independent work in order to “be their own boss”, find paying work that is more self-directed, and monetize interests or skills that do not lend themselves to full-time work. See *Figures 3 and 4* for a detailed look at how independent workers think about flexibility.

SKILLS & EXPERIENCE DEVELOPMENT

Due to its accessibility, independent work can serve as a way for people to practice skills and develop real-world paid work experience. This is an opportunity for young adults entering the workforce for the first time, career changers who lack experience in their new industries, and others who have been disconnected from work for time

for family or health reasons. Full-time freelancers also benefit, using a wide range of skills and adding diverse experiences to their portfolios. In a short time, jobseekers can build their resumes with work that

reflects new skills, knowledge, and competencies. They can also prove the quality of their work with the help of client ratings and reviews.

FIGURE 3: DESIRE FOR FLEXIBILITY

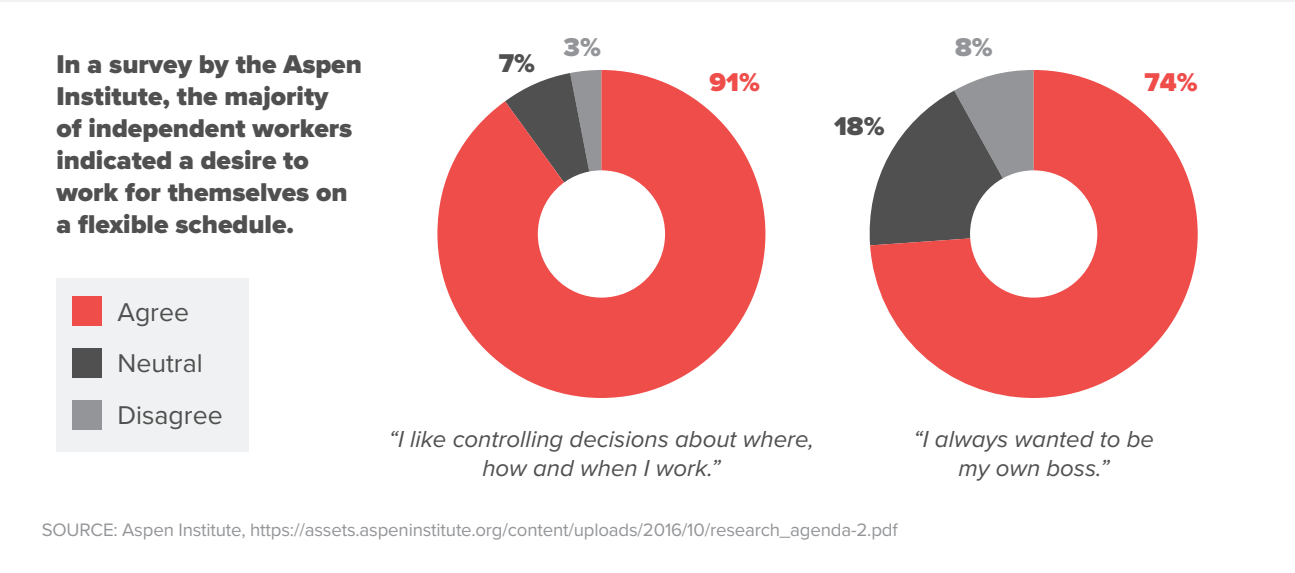


FIGURE 4: TOP 5 REASONS FOR FREELANCING

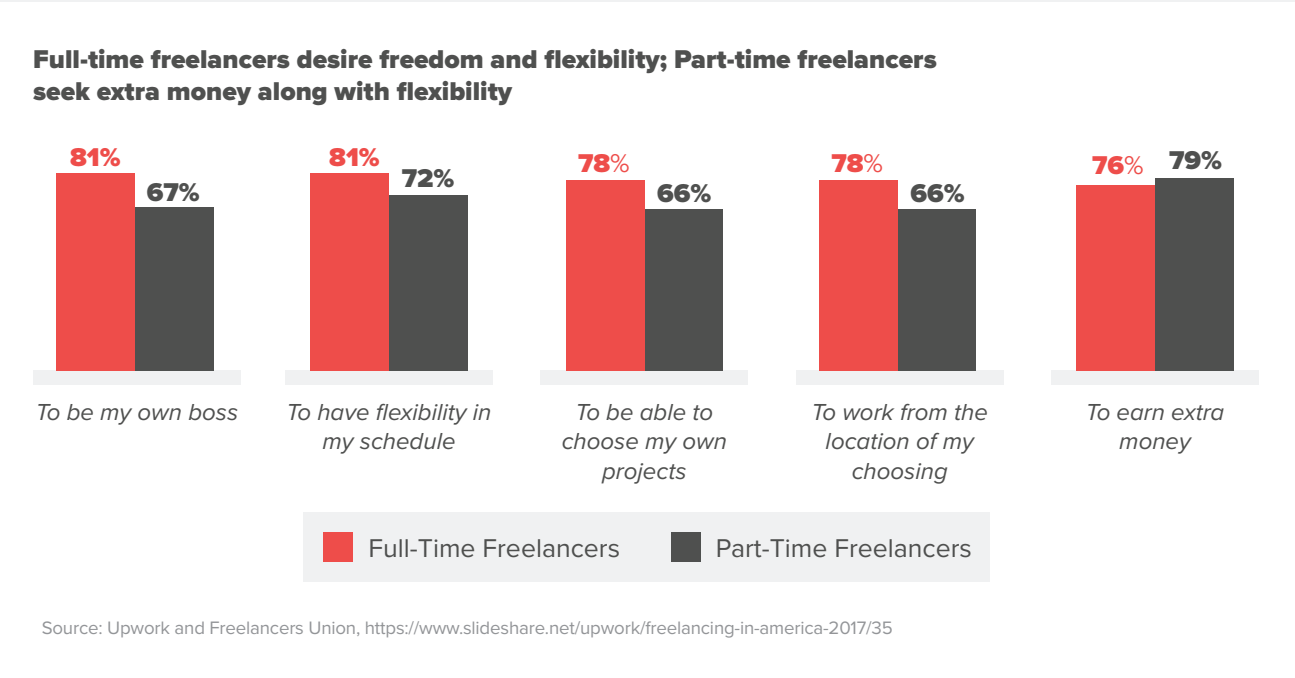


FIGURE 5: A CASE STUDY — MEET CHIH



Chih Han Chen was born in Taiwan and came to the United States at the age of 18 to pursue his dream of getting a Bachelor's Degree. After completing his B.A., Chih struggled to transition into the workforce, admitting that he wasn't fully prepared for professional life.

"I was very naive in thinking that I was fully equipped to handle anything with just my college degree. Man, I was wrong," said Chih. "Without having a clear career goal and a sense of good work habits, I was changing from job to job, never really having a sense of purpose or satisfaction."

Chih then enrolled in an IT certification program at the Stride Center in Oakland, CA, which provides technical instruction, life skills training, professional development, and career coaching to low-income adults.

While at the Stride Center, Chih participated in Samaschool's training, How to Succeed as a Freelancer, where he learned about FieldNation, an online marketplace for IT work. Chih went on to secure 31 jobs through FieldNation, developing an impressive portfolio of work that includes a number of high-profile clients.

Chih leveraged this experience to get a full-time job as an IT Support Specialist. He credits his gig work experience with giving him the confidence in his skills to apply for and secure full-time work in his field.

INCOME GENERATION

Independent work provides a number of potential benefits in terms of income generation. In most cases, independent workers have control over the number of hours they work and, to some degree, the hourly rates they charge, which may enable them to add or subtract working hours to meet their income goals and needs.

Some people treat independent work as a full-

time job, working 40 hours or more each week, while others use independent work as a source of supplemental income and work only a few hours per week. Furthermore, the ability to set their own rates enables many independent workers to earn higher hourly wages than they would earn through conventional employment, though as the next section describes, they often have more expenses to cover than the costs a traditional employee would face.

Research from Intuit found that independent workers average \$34 per hour, while the average wage in the U.S. is \$22 per hour.³

03.

WHAT ARE THE DRAWBACKS AND LIMITATIONS OF INDEPENDENT WORK?

Independent work offers a number of potential drawbacks and limitations, including:

- Work & income variability
- Hidden costs
- Social isolation
- Lack of supports and protections

WORK & INCOME VARIABILITY

People relying on independent work as their primary source of income can experience a relatively high degree of week-to-week variability in the number of hours they work and income they earn. This is largely because independent workers tend to operate on a project basis, and it can be difficult to predict when new clients will be secured and what the project budget might be. For example, an independent worker might secure multiple jobs in a single day, but then experience a week long drought. This variability can make it hard for people to forecast their income, and raises the need for independent workers to practice sound financial planning.

In a 2015 study of over 200,000 independent workers, there was a 10 times differential between their largest and smallest paychecks.⁴

HIDDEN COSTS: TAXES, BENEFITS, FEES, AND EXPENSES

While independent workers tend to earn a higher hourly wage than employees, they also tend to have higher costs associated with working than conventional employees. These additional costs include:

- **Taxes:** Independent workers must pay a self-employment tax of 15.3% for Social Security and Medicare, whereas employees have half of this covered by their employer.
- **Benefits:** Independent workers must pay for their own health insurance, and do not receive any paid time off, sick leave, unemployment insurance, workers' compensation, or other benefits and perks.
- **Platform fees:** Many independent workers use online work platforms to find clients. These apps and websites are run by for-profit companies, almost all of which charge fees in the range of 10-40% of earnings.
- **Unreimbursed expenses:** Independent workers must provide their own materials and equipment, and are not generally reimbursed for any wear and tear that occurs during work. While many of these expenses are tax deductible, they can add up, especially for jobs requiring the use of a car or other expensive equipment.

SOCIAL ISOLATION

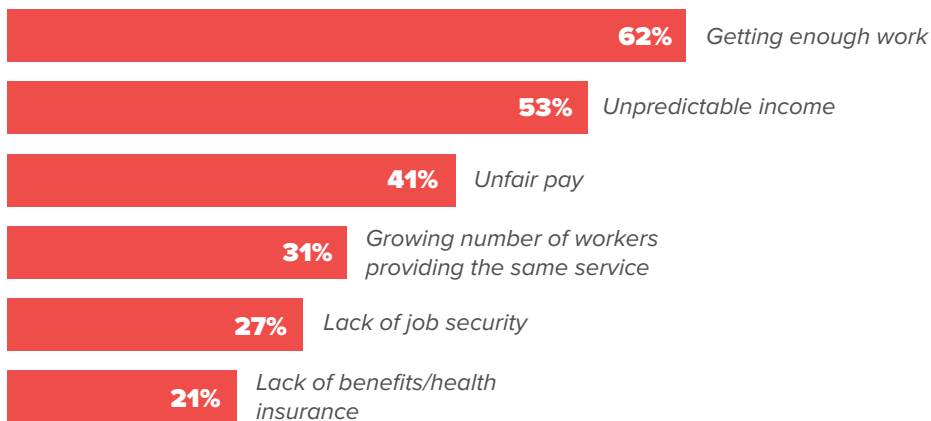
Independent workers, as the name suggests, spend the majority of their time working alone. In a 2016 study conducted by Deloitte, nearly half of people who stopped working as independent contractors cited lack of connection to an organization as a discouraging factor in returning to work independently in the future.⁵ For some people, the chance to work on their own and be their own boss is part of the appeal of independent work, but for others working solo can be daunting. People who prefer to work as part of a team may find independent work overly isolating, and prefer more conventional employment arrangements.

LACK OF SUPPORTS AND PROTECTIONS

Independent workers are not protected under the Civil Rights Act, and therefore have limited legal recourse in the face of discrimination or harassment. This is no small issue; Katz and Krueger's research⁶ found that 47% of Black independent workers, 25% of Asians, and 22% of Latino/as reported experiencing discrimination. Moreover, there is no human resources department or supervisor to lean on under difficult circumstances with clients. Some online platforms offer customer and worker support lines, which can provide some assistance in cases of on-the-job injuries, threats, and inappropriate behavior.

FIGURE 6: TOP CHALLENGES FACED BY INDEPENDENT WORKERS

Top Challenges



SOURCE: Intuit, <https://intuittaxandfinancialcenter.com/wp-content/uploads/2017/06/Dispatches-from-the-New-Economy-Long-Form-Report.pdf>

04.

HOW MANY INDEPENDENT WORKERS ARE THERE IN THE UNITED STATES?

Quantifying the overall size of the independent workforce remains a persistent challenge, with estimates ranging from 17 million to 57 million, depending on the source and how independent work is defined. Taking the most commonly cited

estimates, there are between 40 and 55 million independent workers, defined as anyone who engages in full- or part-time paid freelance work.

See *Figure 7* for estimates from various studies on the independent workforce.

FIGURE 7: INDEPENDENT WORKFORCE SIZE ESTIMATES

SIZE ESTIMATE	AS % OF U.S. WORKFORCE (Total U.S. workforce = 157,833,000)	DEFINITION OF INDEPENDENT WORKER	SOURCE	DATE
25.3 million	16%	Temp agency workers, on-call workers, contract workers, independent contractors or freelancers.	Katz & Krueger ⁷	2016
40 million	25%	Workers engaging in gig work either full-time (18 million people; working 15 hours or more per week and as a primary source of income) or part-time (22 million people).	Emergent Research / Intuit ⁸	2017
40 million	25%	Currently working independently, full-time (17 million people; 15 hours or more per week) or part-time (23 million people).	MBO ⁹	2017
56.8 million	36%	Respondents who undertook informal paid work activities either as a complement to or as a substitute for more traditional and formal work arrangements.	Federal Reserve ¹⁰	2016
57.3 million	36%	Anyone who has engaged in supplemental, temporary, project-based or contract-based work at all within the last 12 months.	Upwork/ Freelancers Union ¹¹	2017

05.

IS THE INDEPENDENT WORKFORCE GROWING?

The independent workforce has been growing rapidly for the past few years, and will continue to grow for the foreseeable future. The most widely cited academic paper on the subject by Lawrence Katz and Alan Krueger found that 94% of all net job growth in the U.S. from 2005 to 2015 occurred in “alternative work arrangements” defined as temporary help agency workers, on-call workers, contract workers, and independent contractors or freelancers.

Likewise, research from Upwork/Freelancers Union found that the freelance workforce grew 3x faster than the U.S. workforce overall since 2014, and predicts that more than 50% of the U.S. workforce will be freelancing in some capacity by 2027.

FIGURE 8: FINDINGS RELATED TO THE SIZE OF THE INDEPENDENT WORKFORCE

94%

of net job growth from 2005 to 2015 occurred in alternative work arrangements.¹²

20%

increase in the number of 1009-MISC forms (submitted by independent contractors) from 1994 to 2014.¹³

40%

of organizations expect to increase their use of independent workers over the next 5 years.¹⁴

50%

of the U.S. workforce will be independent workers by 2027 (based on its current growth rate).¹⁵

06.

WHAT ARE THE TYPICAL ARCHETYPES OF INDEPENDENT WORKERS?

The independent workforce is not a monolithic block, but rather a wide ranging group of individuals who turn to independent work for an array of reasons. We find it helpful to conceptualize the workforce as a collection of different worker archetypes — common worker profiles that span demographic categories

The following outlines the archetypes laid out by the Institute for the Future, which includes: the freelancer, the part-time pragmatist, the full-time gig worker, the hustler, the re-entry worker, the entrepreneur, and the savvy consultant.¹⁶

INDEPENDENT WORKER ARCHETYPES, ADAPTED FROM INSTITUTE FOR THE FUTURE

THE FREELANCER



Freelancers are drawn to independent work in order to find autonomy and be their own bosses. Their work is less specialized than consultants, which means they can find higher competition from similarly skilled freelancers, especially on online work platforms. Successful freelancers possess the self-discipline to manage the flexibility that comes with independent work, and focus on building a robust network of clients and references.

THE PART-TIME PRAGMATIST



Part-time pragmatists view independent work as a complement to their existing obligations, and move into and out of independent work as their needs dictate. Many view independent work as a transitional phase, and use it to supplement conventional jobs that don't pay enough, work around their class schedules, or extend their retirement savings.

THE FULL-TIME GIG WORKER



Full-time gig workers maximize their efficiencies by focusing on the online platform economy. They are often loyal to a single online work platform, and focus on learning it inside and out. Most view their independent work as a temporary step, but don't see this phase of their lives in a negative light. For them, gig work offers a convenient source of income during periods of transition, and they appreciate the low barrier to entry and flexibility that it provides.

THE HUSTLER



Unlike full-time gig workers, who often stick to one online work platform, “hustlers” are more opportunistic. They rush to grab independent work opportunities whenever and wherever they arise. Their priority is making money, and they don’t much care how they do it, often offsetting the unpredictability of any one income source by diversifying. They often use multiple online work platforms simultaneously in order to bundle gigs in terms of time and geography.

THE RE-ENTRY WORKER



Re-entry workers are coping with a recent or ongoing personal challenge, and are often experiencing long-term unemployment. For them, independent work is a means of easing into working again, while also taking time to prioritize their personal well-being. They use independent work to gaining positive career momentum, and view it as a stepping stone to more stable employment down the road.

THE ENTREPRENEUR



Entrepreneurs have a growth mindset, and are focused on the bigger picture of building a business, not just getting their next gig. They are strategic in the way they leverage technologies to build their brands, and are constantly looking for opportunities to do things differently and better. They are willing to make larger investments in equipment and resources to set themselves up for success, as they see entrepreneurship as their pathway to a fulfilling career.

THE SAVVY CONSULTANT



Savvy consultants are highly educated, and would command high salaries in conventional jobs. Many have left their nine-to-five jobs to charge higher rates, while also getting the autonomy and flexibility that comes with being their own boss. Similar to “entrepreneurs”, savvy consultants keep the bigger picture in mind, and often sub-contract other independent workers to support them with marketing, research, and other tasks.

In addition to the Institute for the Future, a number of other studies have also attempted to classify independent worker groups in various ways. Some of these are outlined in *Figure 9*.

FIGURE 9: ADDITIONAL ARCHETYPES

UPWORK & FREELANCERS UNION¹⁷

- **Independent Contractors:** “Traditional” freelancers who don’t have an employer, and do freelance, temp, or supplemental work on a project basis.
- **Temporary Workers:** People with a single employer, client, job, or contract who have a temporary employment contract.
- **Freelance business owners:** Freelancers who have one or more employees, and identify as both a freelancer and business owner.
- **Moonlighters:** People with a primary traditional job who also do freelance work on the side.
- **Diversified workers:** People with multiple income sources from a range of traditional and freelance work.

MCKINSEY GLOBAL INSTITUTE¹⁸

- **Free agents** (30%) actively choose independent work and derive their primary income from it.
- **Casual earners** (40%) use independent work for supplemental income and do so by choice.
- **Reluctants** (14%) make their primary living from independent work but would prefer traditional jobs.
- **Financially strapped** (16%) do supplemental independent work out of necessity.

INTUIT¹⁹

- **Side Giggers:** Side Giggers are more likely to pursue a side gig for extra income than a professional interest. They’re most likely to have a “traditional” job.
- **Substituters:** Substituters are most likely to pursue gigs as a temporary income source till they find a traditional job. Needless to say, they’re least satisfied with their gig work.
- **Career Freelancers:** Career Freelancers tend to pursue gigs to gain more experience, have more opportunity for social interaction, and learn new skills to advance their careers.
- **Business Builders:** Business Builders pursue gigs to supplement or expand their existing business; they like being their own boss and dislike answer to a supervisor.
- **Passionistas:** Passionistas pursue gigs more out of their passion for the work they do. They’re well-educated, value flexibility, and work the fewest hours but earn the most per hour from their gig work.

07.

WHAT ARE THE DEMOGRAPHICS OF INDEPENDENT WORKERS?

AGE

The majority of independent workers are ages 18-44. Overall, data on age is fairly consistent from study to study, emphasizing Millennials and GenXers.

GENDER

All studies show men outnumber women as independent workers. Estimates range from 53-67% Men and 33-47% Women.

RACE AND ETHNICITY

Overall, demographic research indicates the independent workforce is 64-66% white, 10-15% Hispanic/Latino, 10-12% African-American/Black, and 5-7% Asian-American/Pacific Islander/Indian Sub-Continent.

LOCATION

Few studies have explored the relationship between independent workers and geography, the exception being a JPMorgan Chase study of people who use online work platforms. It should be noted that these findings apply only to independent workers

using technology-enabled online work platforms, and therefore are likely not representative of independent workers as a whole.

According to the study, online platform workers tend to be concentrated in the Western cities, with an overall national breakdown as follows:

- Midwest: 20%
- Northeast: 12%
- South: 26%
- West: 42%

The report also observed that geography played an important role in labor platform earnings, with earnings differing by a factor of four or more across cities. For example, in June 2016, average monthly labor platform earnings in New York were \$2,447, but only \$585 in Miami.

EDUCATION

Overall, independent work tends to attract people with at least some college education. Research from Intuit found that 89% had at least some college experience, while MBO Partners found that 53% have a 4-year or advanced degree.

FIGURE 10: AGE DATA

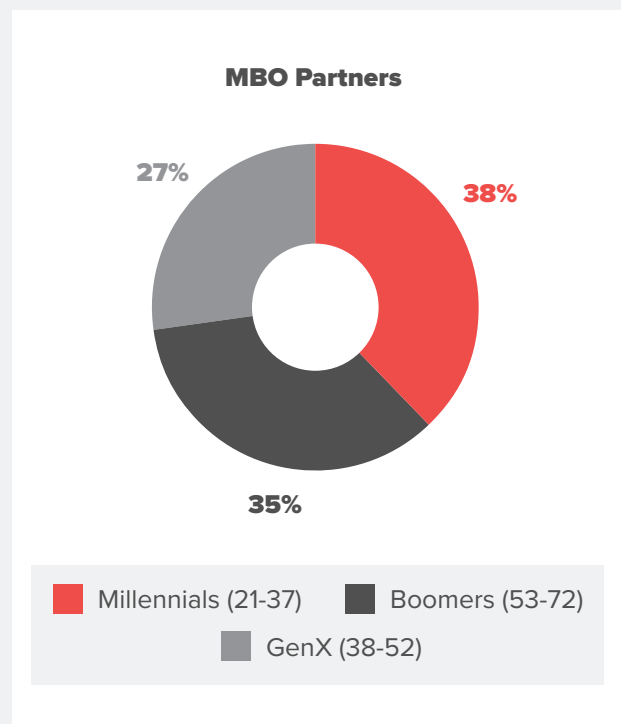
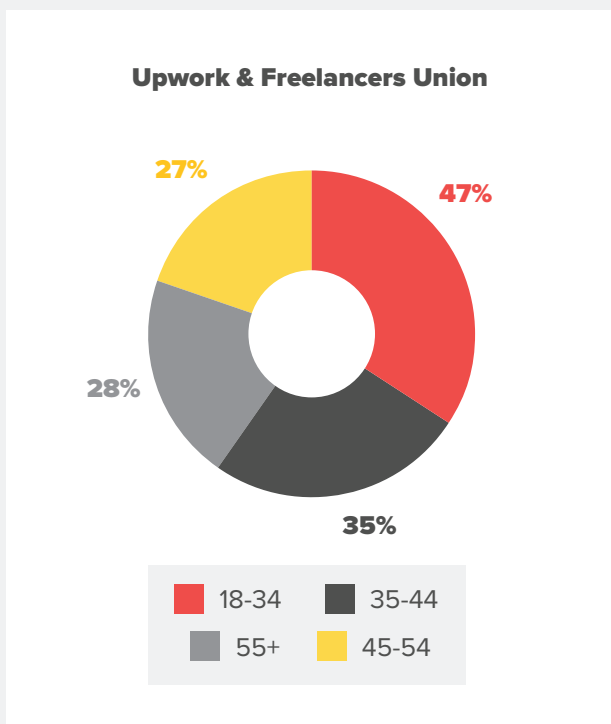
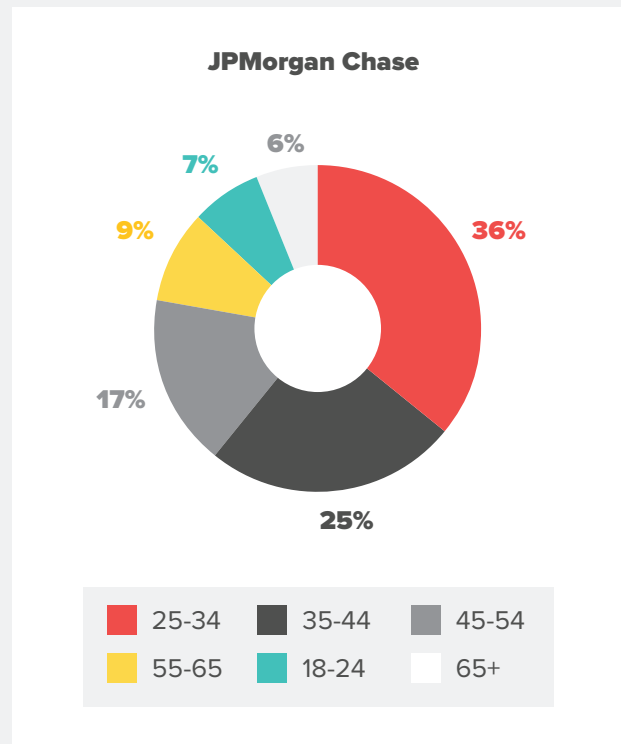
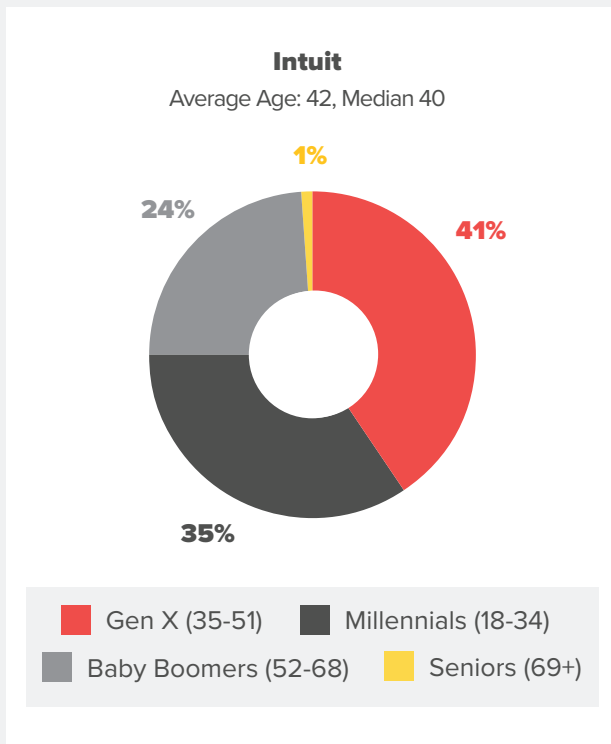


FIGURE 11: GENDER DATA

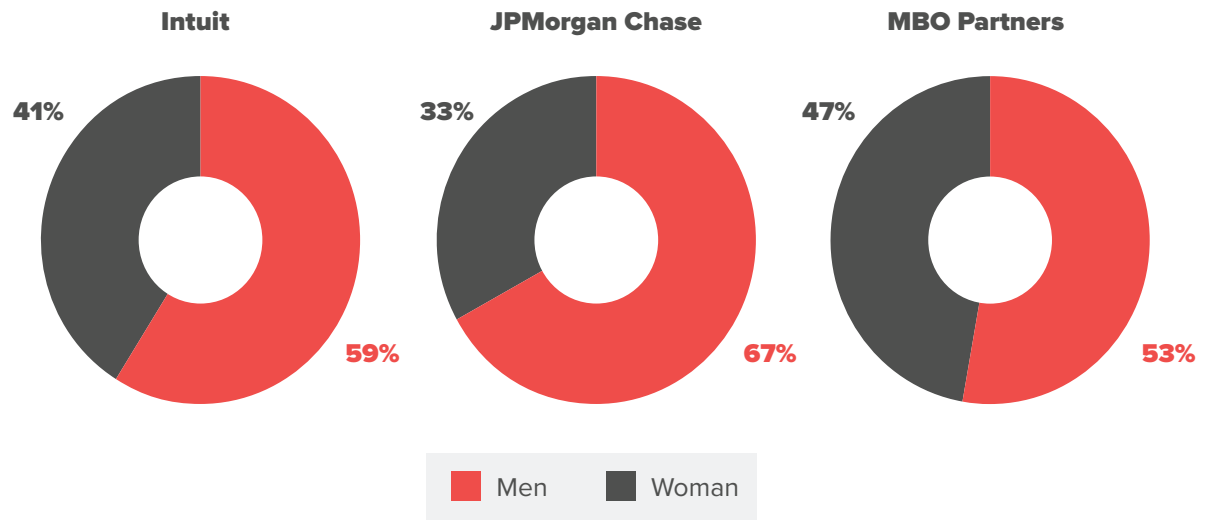


FIGURE 12: ETHNICITY DATA

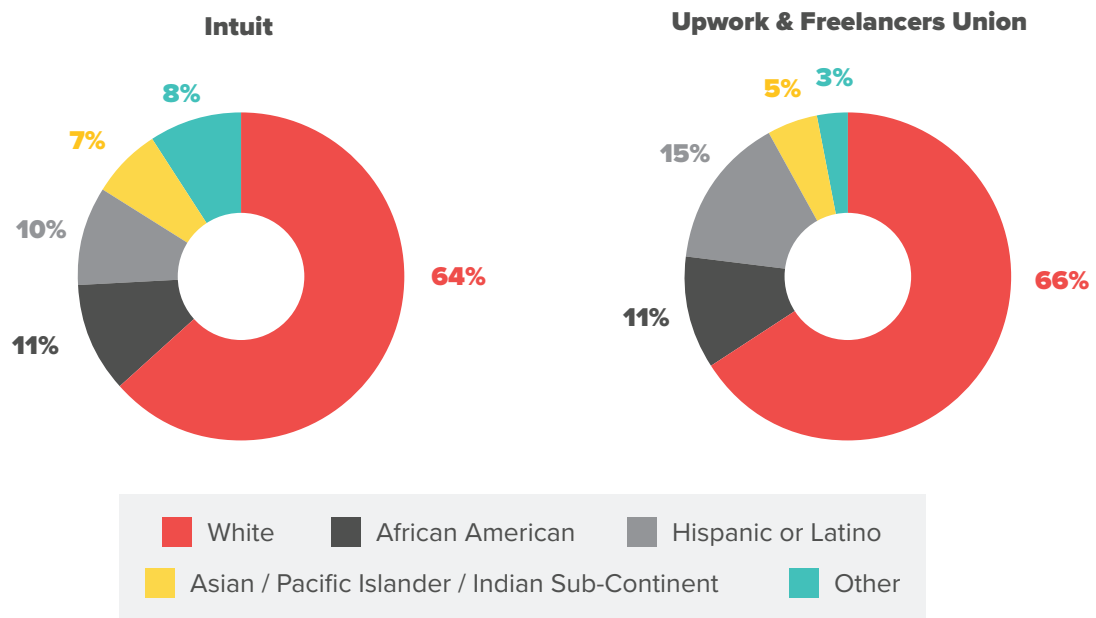


FIGURE 13: PERCENTAGE OF ADULTS EARNING INCOME FROM THE ONLINE PLATFORM ECONOMY OVER THE PAST 12 MONTHS, BY METROPOLITAN AREA (AS OF SEPTEMBER 2015)

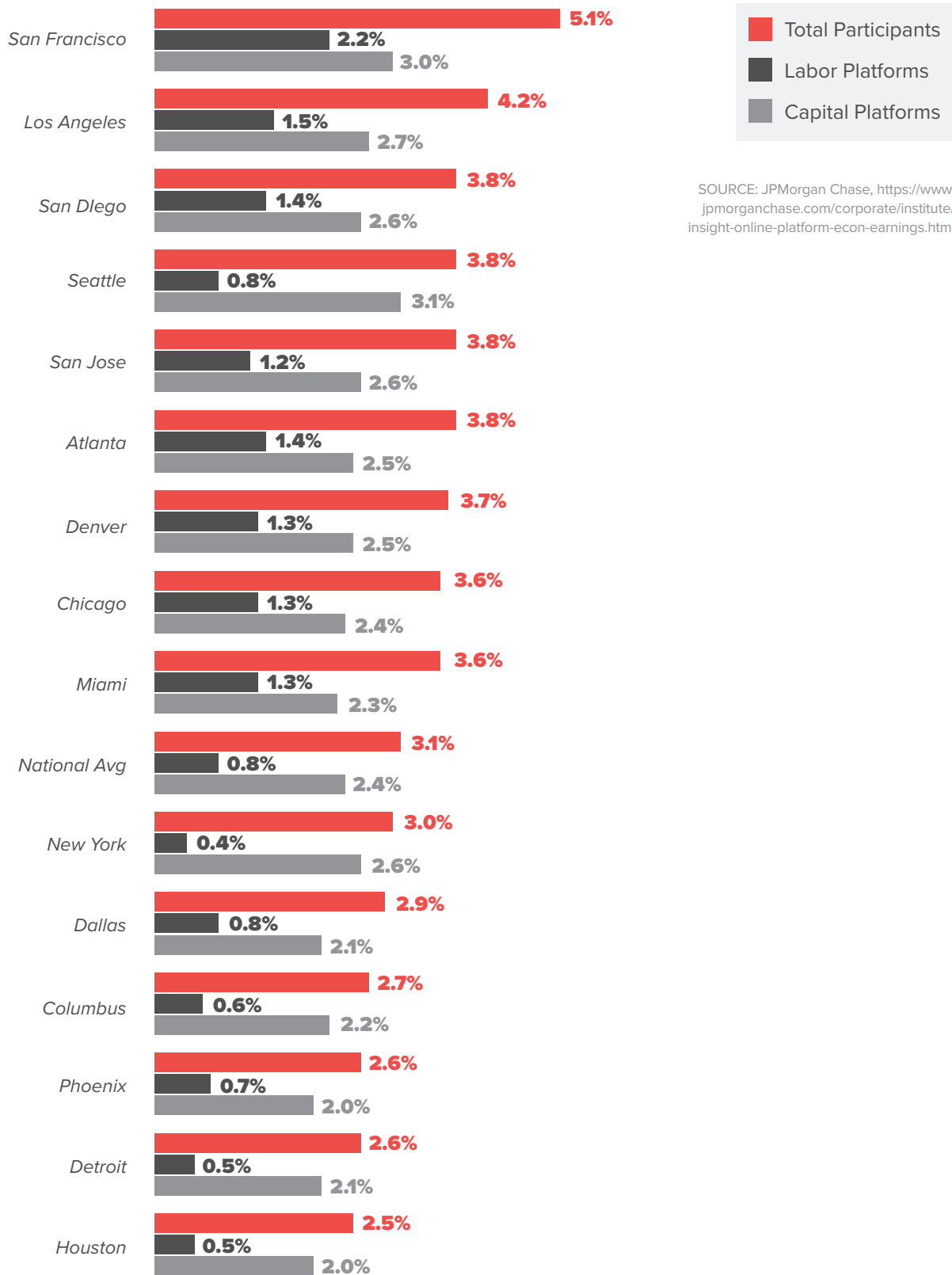


FIGURE 14: EDUCATION DATA

INTUIT
High School or less: 1%
High School degree/GED: 7%
Some college or 2-year degree: 30%
4-year college: 31%
Graduate/Professional Degree: 28%
Other: 2%

MBO PARTNERS
4-year college: 41%
Advanced degree: 12%
Other: 47%

08.

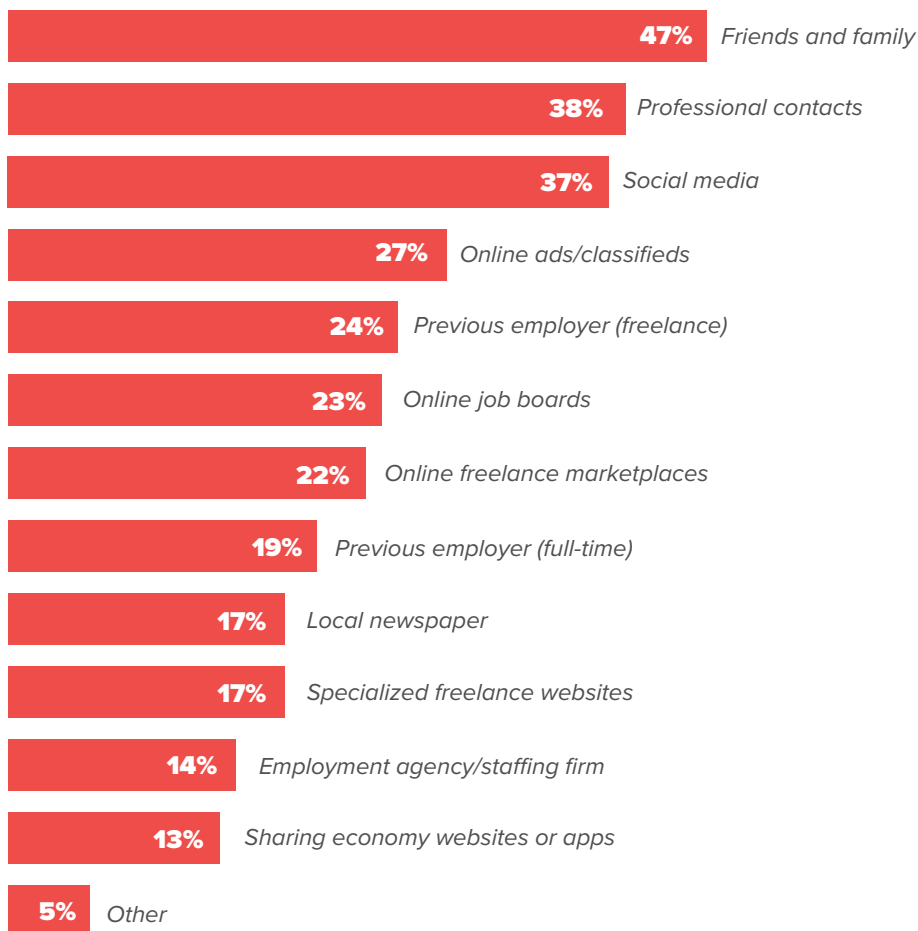
WHERE DO INDEPENDENT WORKERS FIND WORK?

Given the fascination with gig economy technology companies, one might be surprised to learn that, per data collected in 2015, only .5% of U.S. independent workers find their jobs through online platforms.²⁰ While gig platforms are rapidly expanding and we

expect this number to grow, the majority of workers find jobs through word of mouth, networking, traditional job boards, previous employers, and other offline methods.

FIGURE 15: A MIX OF SOURCES PROVIDE ACCESS TO FREELANCE WORK TODAY

Where do you typically go to find freelance work?



SOURCE: Upwork and Freelancers Union, <https://www.slideshare.net/upwork/freelancing-in-america-2017/35>

09.

HOW MUCH DO INDEPENDENT WORKERS EARN?

Estimates suggest that independent workers contribute \$1.2 to \$1.4 trillion dollars to the U.S. GDP each year.²¹ However, due to the wide range

of worker archetypes, estimating their average earnings remains difficult. *Figure 16* describes the current earnings research.

FIGURE 16: FREELANCER EARNINGS

MBO PARTNERS

The average income for full-time independent workers was \$65,300.

Millennials earn \$43,800 while the older cohorts earned more than \$77,000.

PRUDENTIAL

Average annual income of people doing independent work exclusively:

18-35: \$27,500
36-55: \$36,300
56+: \$43,600

INTUIT

Reported hourly earnings ranged from \$5 to \$61 with an average of \$34

Median: \$2,500 annually

Average: \$12,000 annually

10.

HOW IS INDEPENDENT WORK PERCEIVED BY WORKERS THEMSELVES?

Overall, most independent workers express satisfaction with their work arrangements. According to MBO Partners, 77% of all independents say they are happier working on their own than in a traditional job.²²

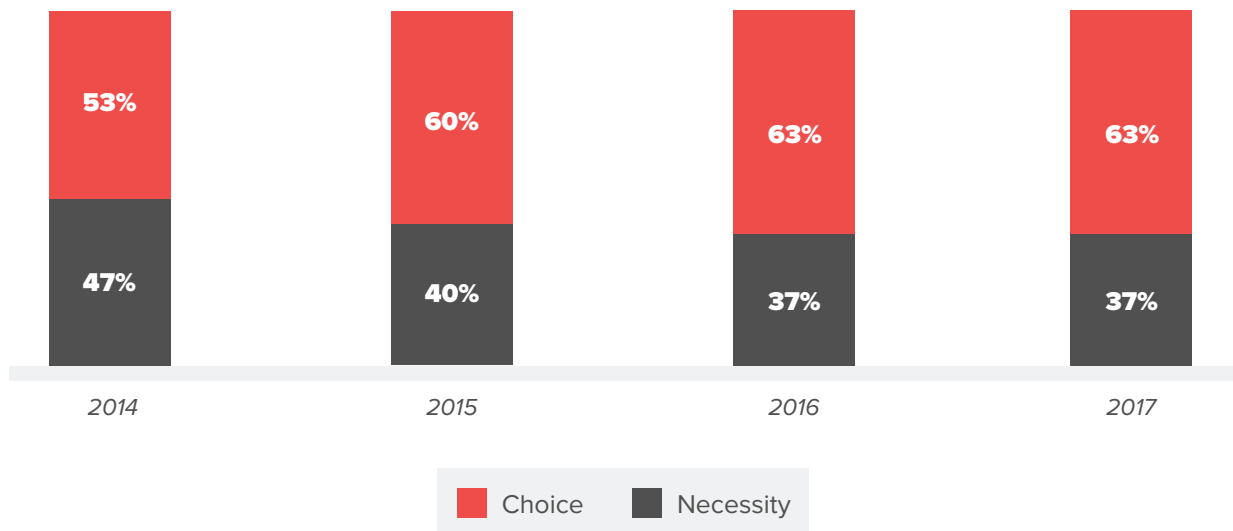
Similarly, Upwork/Freelancers Union found that 63% of independent workers do so by choice, not out

of necessity, and that this number is up 10% since 2014.²³

Prudential found that 75% of independent workers over the age of 55 like their work situation, whereas 67% of workers ages 18-35 and only 45% of workers ages 36-55 felt the same.²⁴

FIGURE 17: CHOICE V. NECESSITY

Freelancers who say they started freelancing more out of choice versus necessity.



SOURCE: Upwork and Freelancers Union, <https://www.slideshare.net/upwork/freelancing-in-america-2017/35>



CONCLUSION

The world of independent work is growing and ever-changing.

This paper captures data available as of February 2018 to support workforce development agencies, policymakers, human resource professionals, and others with a stake in understanding the changing nature of work. The first in a series of publications, this paper provides foundational data through which we can better understand the experience of independent workers.

In the spring of 2018, Samaschool will release a second paper highlighting data and stories from our alumni base of independent workers. Our series will then shift its focus to policy and regulatory changes needed to better support jobseekers to engage in independent work as they seek supplemental income and career-building experience. Please contact us at any time with questions or to explore partnership opportunities.



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For more information about Samaschool, please visit our website at www.samaschool.org or contact us at info@samaschool.org.

ENDNOTES

- 1 Internal Revenue Service, <https://www.irs.gov/newsroom/understanding-employee-vs-contractor-designation>
- 2 Internal Revenue Service
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