

VOICES

of workable futures

people transforming work
in the platform economy



WORKABLE
FUTURES INITIATIVE | fff.org

 INSTITUTE FOR THE FUTURE

ABOUT THIS REPORT

In Fall 2015, Institute for the Future researchers interviewed 31 different individuals, sets of business partners, and families who were currently or recently engaged in the platform economy, earning at least part of their living through apps and websites that coordinated their efforts in a very different way from conventional organizations. This report presents their voices, individually and through composite profiles, lightly edited for clarity. **All names used are pseudonyms.**

For additional information about the research methodology and interview schedule, see **Appendix A: Research Methodology.**

This project was funded by a grant from the Knight Foundation. It is part of the Institute for the Future's Workable Futures Initiative, which is catalyzing advocates, journalists, policymakers, and other change makers toward a shared vision of positive platforms for work—platforms that enable good, dignified, and sustainable livelihoods for workers.

ABOUT THE INSTITUTE FOR THE FUTURE

Institute for the Future (IFF) is an independent, nonprofit strategic research group with almost 50 years of forecasting experience. The core of our work is identifying emerging discontinuities that will transform global society and the global marketplace. We provide organizations with insights into business strategy, design process, innovation, and social dilemmas. Our research spans a broad territory of deeply transformative trends, from health and health care to technology, the workplace, and human identity. IFF is based in Palo Alto, California. www.iff.org

ACKNOWLEDGMENTS

Authors: Miriam Lueck Avery, Cindy Baskin, Rod Falcon, Eri Gentry, Alex Goldman, Ben Hamamoto, Sara Skvirsky, Kathi Vian

Peer Reviewers: Marina Gorbis, Devin Fidler

Editors: Lorraine Anderson, Carol Westberg

Executive Producer: Jean Hagan

Design and Production: Robin Bogott, Trent Kuhn, Karin Lubeck, Robin Weiss

the workable futures initiative

seeks to understand emerging work patterns and
to blueprint a generation of positive platforms
that can create equitable opportunities
and enable sustainable livelihoods.

VOICES

of workable futures

introduction: tomorrow's workers...reinventing work today **2**

PART 1

voices: who are the new workers? **7**

PART 2

transformations: building blocks of the platform economy **31**

conclusion: something gained, something lost **46**

appendices **49**

introduction: tomorrow's workers...reinventing work today

If you could meet tomorrow's workers, what would you ask them?

Would you want to know how they're experiencing work in a rapidly evolving world of mobile apps and websites with algorithmic matching for every imaginable purpose? Would you ask about their motivations for leaving traditional big-company or small-business jobs to work on platforms like UpWork, Uber, or EatWith? Maybe you would look over their shoulders as they "hack" these platforms for their own special needs. Or listen in on their conversations about key life transitions that have compelled them to reinvent their work selves.

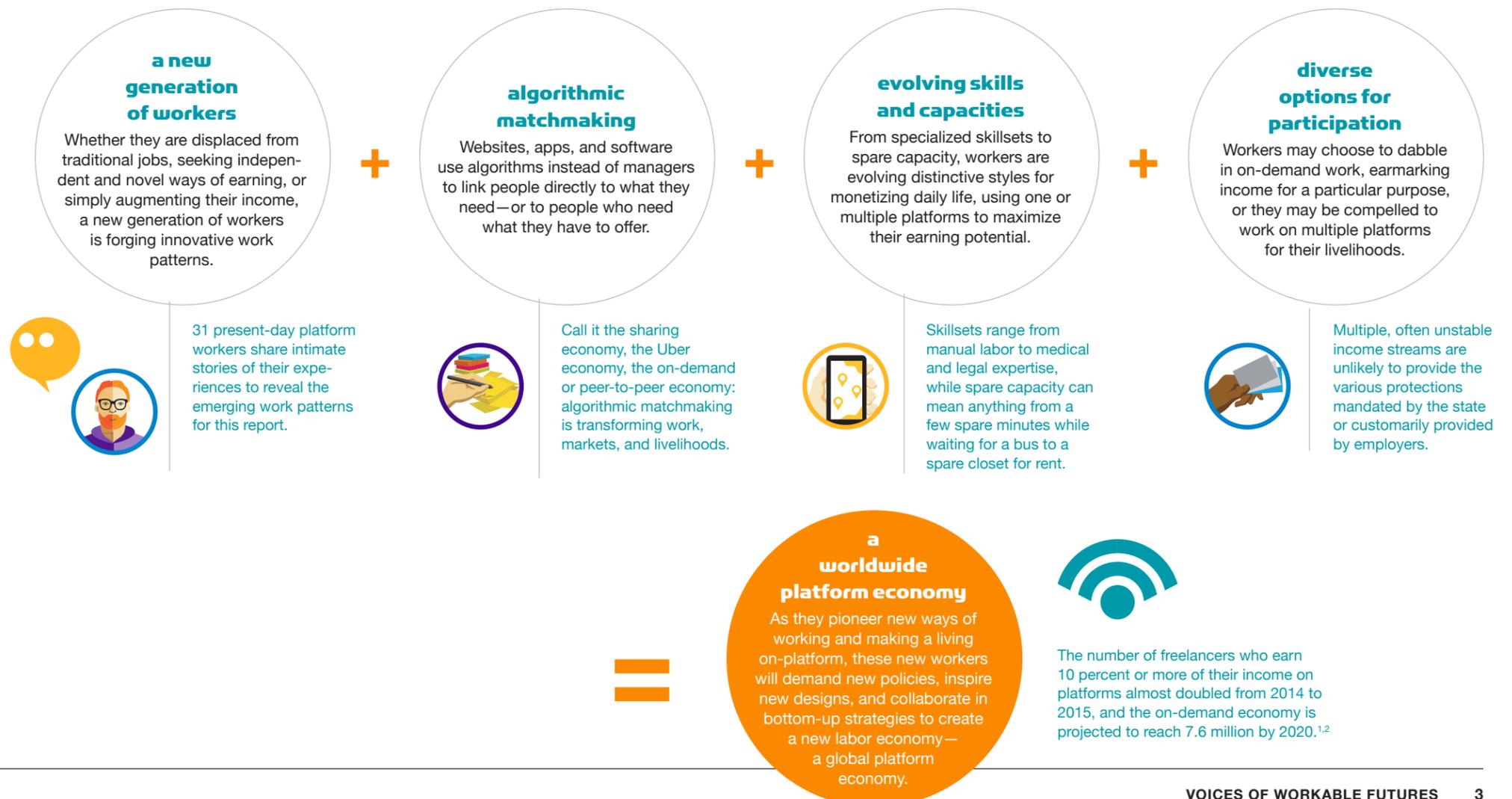
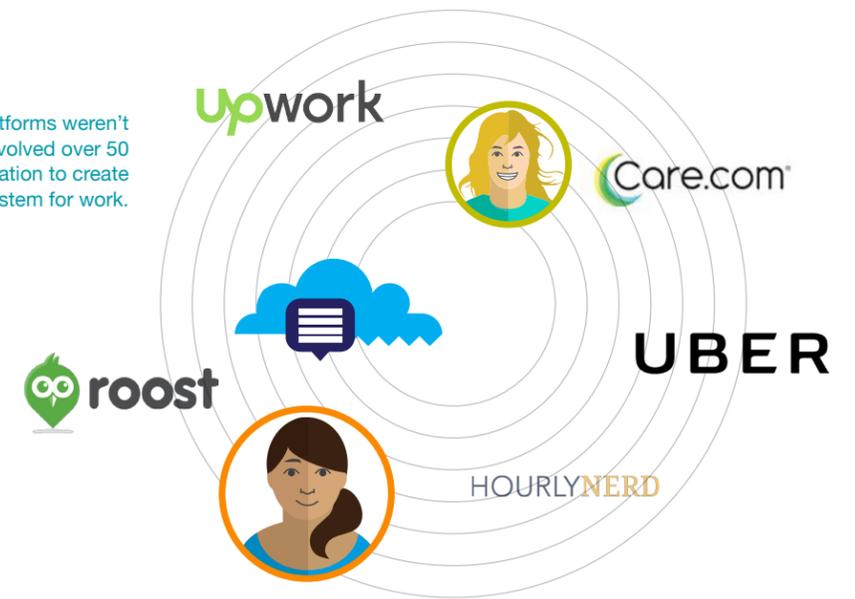
Perhaps you would make lists of the people, places, tools, and practices they rely on to succeed in this radically different world of work. And you might well ask what policies protect or fail to protect them.

A new generation of workers is already inventing the landscape of work for the coming decades. They're revolutionizing the labor economy by tapping into algorithmic matching platforms, turning their skillsets and spare capacities into new kinds of income streams. They're pioneering what we might call the platform economy of tomorrow—a new operating system for work.

This new operating system is not pre-ordained. The algorithms we embed in it, the platform design choices we make, the policy and regulatory solutions we create can all be shaped by us to create a **workable future for all**. The first step is to gain a deep understanding of the diversity of work experiences and practices of the pioneers in this future: the hopes, challenges, designs, and fears that can guide the design of a generation of **positive platforms**, to not only return profits to investors but also to provide dignified and sustainable livelihoods for those who use them.

This report, then, is the first step.

Today's new work platforms weren't invented overnight. They evolved over 50 years of technological innovation to create a new operating system for work.



7 archetypes

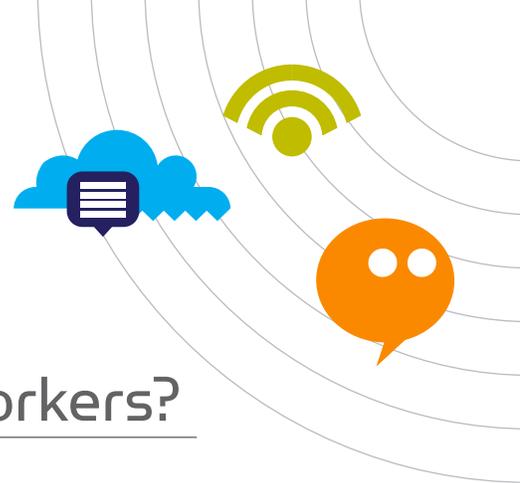
From August to October 2015, IFTF conducted interviews with 31 highly diverse individuals, sets of business partners, and families who were using the platform economy or had recently used it. While each worker is unique and few statements about platform work apply to all of them, their stories point to patterns: clusters of work experiences that help define seven archetypal workers of the emerging platform economy.

Explore these archetypes in depth in part 1 of this report to understand today's pioneers.

These archetypes, in turn, reveal the kinds of transformational changes that workers, platform designers, and policymakers alike can expect to grapple with as they create the building blocks of the platform economy.

Consider these building blocks of the new operating system for work in part 2 of the report.





PART 1

voices: who are the new workers?

In their own voices, today's platform workers tell us about the seven archetypes of the new platform economy—seven distinctive types of workers who are laying the tracks for the future of work.

They reveal the motivations of each archetype, the life situations that drive them to make the leap to a new way of working or to blend platform work with more conventional work. They describe the diverse kinds of value they get from their work and their strategies for making the platform economy work for them. They share their hopes for a workable future they themselves are shaping.



part-time pragmatist

harnessing assets and hedging their bets



savvy consultant

gaming the platforms to grow a practice



freelancer

selling skills on a platform



full-time gig worker

earning a livelihood in an on-demand world



re-entry worker

thriving on the road to recovery



entrepreneur

maximizing platforms for small business



hustler

monetizing daily life

meet | the part-time pragmatist

harnessing assets and hedging their bets



It started out as a way to make ends meet, but it's opened my eyes to a whole other way of life. Out of the box. You get to interact with people.

It's easy—it doesn't feel like work.



Part-time pragmatists don't see online platforms versus conventional employment as a fork-in-the-road decision. Rather, they see the situational and conditional nature of platforms as easy to lump onto more traditional income sources. Many part-time pragmatists are college students driving for Lyft or Uber for extra income while focusing on schoolwork. Others are retirement age and use platforms to round out their savings, less concerned with the long-term future of Lyft or Uber as reliable income sources. Others have part-time or full-time minimum-wage work that simply doesn't pay enough to make ends meet. The nature of their work lives is transitional—they dip into the platform economy and step back out as the situation warrants.

Part-time pragmatists are important to understand because they embody the daily decisions made by a multitude of people trying to find their way in this shifting economy. They're minimum-wage workers who historically might need to work multiple full-time jobs. They're students grappling with the financial burden of their education. And they're also middle-income earners looking to hedge the risks all around them.

MOTIVATIONS

- » Supplement conventional income sources to buffer against uncertainty
- » Use the platform economy as a stopgap measure between jobs
- » Earn steady income in an obligation-free way with a lower barrier to entry than traditional employment
- » Support creative pursuits or endeavors that require specific time commitments
- » Provide some certainty or resilience if a primary income source dissolves

EMBRACING THE NEW, FOR NOW

In general, these people learn about platforms like Airbnb and think, "I could use a little bit extra," knowing full well that renting out a room on Airbnb could never be their primary income source. While not always early adopters, part-time pragmatists are creative and, as the name implies, view the world in terms of opportunity costs. They're the nurses who opt to work weekday shifts so they can drive for Lyft during prime weekend hours.

Caitlyn, 30, quit her full-time job as an occupational therapist to become an independent contractor. She rents out her place in Manhattan through Airbnb as much as possible and often stays with her longtime boyfriend in Long Island or her family in Brooklyn. She views her two part-time jobs as one full-time job with a yin-yang balance. The conditional, on-call nature of her job as a contract occupational therapist balances and makes possible her love of travel and ability to make money while out of town. She views her Airbnb as a business and loves that she “can make a lot of money without that much effort.” Because she has another primary income source, Caitlyn feels free to be picky about which guests she accepts—and she prefers older guests. Her long-term goals include possibly renting or purchasing property just for the sake of Airbnb to make that venture her primary job.

Quality of life and other priorities beyond work often incentivize part-time pragmatists to stray from conventional labor markets. **Albert, 27, of Chicago, decided his weekend work as a Renaissance Faire entertainer trumped his full-time job as a museum docent, so he quit the latter.** To meet financial obligations while hunting for a new full-time job, Albert worked for Uber. “I needed something that would get me from quitting my day job to finding a new day job. The fortunate thing is that I worked probably 12 or more hours fewer than I did at the museum and brought home more money driving for Uber.”

Albert still sought conventional full-time employment and found it at a medical device company. He never viewed Uber as a long-term option because he wanted full-time employment as a path toward career growth. He still drives for Uber when he feels like it, just for the extra cash. “If I’ve got an evening free and I feel like it, I’ll turn on the app and go.”

LEVELING UP LIFESTYLES

Many part-time pragmatists work somewhere in between part-time and full-time and use the platform economy to reposition themselves in the labor market. For a wide range of reasons, full-time employment might not give them the flexibility they want or need. **Angela, a 29-year-old HR specialist, offered her services as a dog sitter on DogVacay to fund a professional degree, travel, and connect to a community of travel- and dog-loving neighbors.**

“

They all say necessity is the mother of invention. That’s why if [my girlfriend] didn’t have trouble paying for school, I would have never gotten into this. ... My dad still pays for my rent. He doesn’t know I do this on the side because he would want me to focus mainly on medical school.

—Danny, 29, Miami, Turo
(formerly RelayRides)



THE PART-TIME PRAGMATIST



FORECAST:*

THE THREE-BUSINESS-CARD LIFE

In the next decade, more and more people will build their careers across diverse value streams. They will fashion micro-resumes, seeking endorsements and micro-credentials across multiple networks. They will cultivate a host of ever-changing roles: buying, selling, earning, producing, creating, engaging. The result could be described as a three-business-card life, where the answer to “What do you do?” is never just one thing and almost always involves creative use of multiple platforms.³

*Forecasts are plausible, internally consistent visions of the future

Sometimes part-time pragmatists join the platform economy for the first time as a way to meet a particular financial goal before the work turns into something more. That was the case for **Juan, a 46-year-old father of two boys and new homeowner**. Even before they moved into their house, located a few blocks from the Miami airport, Juan and his wife decided to convert their spare bedroom into an Airbnb unit to help them pay their mortgage. They found out about Airbnb through a friend who lived a few blocks away, and they decided to go for it—installing a door for privacy and outfitting the room with all the amenities they would want in a hotel room. The total bill came to \$2,000.

Two months into the experience, with his initial investment recovered, Juan was positively glowing and booked solid for the foreseeable future. What started as a way to help pay the mortgage has turned into a way of life—something Juan and his wife could never imagine their lives without. “I mean, we’d probably make the same amount of money if my wife got some other part-time job and maybe we just rented out the room to somebody that would live here permanently, but it would just be so dull. This is very exciting ... we’ve been ecstatic the past two months.”

FINDING A PATH FORWARD

Alan, 24, is a part-time pizza delivery driver in the greater New York City area. Due to competition with high school students for jobs, Alan found he couldn’t meet his expenses by working in the local labor market. He began working on Mechanical Turk after Googling “work online.” He now strives to make minimum wage on Mechanical Turk in four-to-six-hour stints while maintaining his pizza delivery job. His girlfriend and his mother are important emotional supports while he figures out “what it means to be an adult.” In fact, he often works alongside his mother on Mechanical Turk. Alan devotes a fair share of time to reading forums and using Google Chrome plug-ins to find the most profitable and steady batches of Mechanical Turk work.

Alan isn’t alone. Many part-time pragmatists seek to earn needed income while exploring their future. Albert, the Renaissance Faire actor, saw Uber as a source of steady footing while repositioning himself in the job market. Caitlyn, the contract occupational therapist and host, sees Airbnb as a stepping-stone to a life of greater leisure. Danny, a medical student, makes ends meet using Turo (formerly RelayRides) while completing his training. Learning and improving himself is how he wanted to solve his girlfriend’s financial predicament of paying for her schooling. “I mean if I wanted, I could have gotten and swiped my dad’s credit card. But I ... want to work for it,” Danny says about his newfound sense of empowerment.

meet | the savvy consultant

gaming the platforms to grow a practice

Savvy consultants are previous white-collar workers with MBAs, PhDs, or other terminal degrees. High earners in the traditional brick-and-mortar economy, they see a future of growth and opportunity, as well as freedom, in the platform economy. They've left jobs in finance, accounting, and consulting to be their own boss and make a go of it in this new entrepreneurial landscape. Their home offices look like corner offices. Many have abandoned nine-to-five wanting less stress, better work-life balance, more control over their own schedule, more time to travel, or relief from co-workers or corporate culture. They have faith that if this fails, they can always leverage their credentials to get a conventional full-time job again.

As highly skilled and educated workers, savvy consultants take a very quantified approach to their platform-economy work. Not only are they their own boss, but they're other people's bosses as well, hiring other platform workers to do marketing, research, and other tasks. Savvy consultants have visions of being able to take on far more projects at a time than a single person could handle.

MOTIVATIONS

- » Maintain an upper-middle-class lifestyle or higher income
- » Be their own boss and run a sustainable business
- » Achieve a quality of life that includes taking vacations when they want or living internationally
- » Pursue growth opportunities and scale up their online enterprise
- » Work a reputable, recognizable job online rather than in a brick-and-mortar setting

AMBITION AND OPPORTUNITY IN A NEW LANDSCAPE

Simon, 72, considers himself semi-retired. A financial analyst with decades of experience at multiple Big Four accounting firms, Simon has taken his networking online. While he sees himself as a consultant, his workflow is much the same as it used to be. He mostly uses Catalant (formerly HourlyNerd) and Upwork (formerly Elance) to stay in contact with his business network and acquire new clients. Throughout his career, he's worked with online companies that connect skilled consultants with international projects. Although these websites lack the algorithmic matching services and ratings and reviews that personify Upwork and Catalant, they're similar enough that Simon feels like he's doing the job he's always done, just even more online.



I can make almost as much money as I did with a big firm, but I can be at home while I do it. I can work only in the middle of the night so I can spend time with my kids. I approach everything as a negotiation, and I can always hire help on the platform if I need it.





THE SAVVY CONSULTANT



People feel locked out of the American dream financially. It's up to all of us to make our own dream.

—Micah, 35, Chicago, grant writer

Micah, 35, a grant writer in Chicago, was previously CFO of a major community organization. When he left that organization, he decided to try online work. Now he works 30 to 50 hours a week writing grant applications. He charges \$55 per hour and sees himself as very cost-competitive with the few old-fashioned grant-writing companies out there. Over time, he's refined his workflow to include others on Upwork, whom he contracts for tasks like graphic design and some forms of research. Due to the flexibility Micah has now with his schedule, he's stopped using the word *vacations* and calls them *trips* instead, as he often works while traveling.

While he currently has eight to ten projects going at a time, Micah believes he could get more done if he scaled up his efforts, without diluting the quality of his work at all. He wants to start an entirely online grant-writing company. "People feel locked out of the American dream financially. It's up to all of us to make our own dream," he said with the do-it-yourself spirit that defines many savvy consultants.

Clara, 27, completed her MBA and entered the labor market during the 2008 recession. She chalks up her dissatisfaction with her first job in financial trading at least in part to this. Over time, she saw her job as "nothing more than a glorified sales job with horrible hours." The stress began to get to her, and after exploring running her own trading company, she decided to offer her services as a financial analyst on Catalant. Her first job was doing market analysis for an HVAC (heating, ventilation, and air conditioning) company, an industry she knew nothing about, so Clara hired an expert on oDesk to teach her about HVAC. The project went well.

Now Clara sets a monthly goal of earning \$10K. Whenever she needs to hire someone on oDesk for graphic design or research, she eats the cost herself but incorporates those figures into her proposed budget for the end client. When her friends in business school ask her for advice, Clara tells them to get a conventional job for two to four years and then explore working on Catalant. Oh, and Clara's pregnant. She's not sure if she'll still work on Catalant after her baby is born, but for now, it's an ideal solution.

In many ways, these savvy consultants are conventional consultants in a new landscape. Their businesses run on their reputation. They often work five to ten projects at a time. One hidden source of value is that they spend surprisingly little time, relative to other workers, on client acquisition, usually about three to five hours per week. When you compare that to the hustlers (who we will meet later), who are always looking for work, the savvy consultants benefit most from the efficiencies provided by algorithmic matching services. In fact, they see so many opportunities, if anything they feel overwhelmed.

COMPETITION, EXPANSION, AND RESILIENCE

Although savvy consultants work on platforms, they angle for the highest value-added work they can get. Clara and Micah are both concerned about growing competition. They're entirely aware that an increasingly global labor market might pose a threat. It helps that Catalant, at least for the moment, accepts only workers who've graduated from the top 40 business schools in the United States.

Prabhat, 42, who also does work on Catalant, sees the landscape of on-demand consulting as no more competitive and volatile than the business world writ large.

After emigrating from Nepal for an Ivy League education in engineering and business, Prabhat was bruised by the volatile market of the recession in 2008. "I was in business school when Lehman Brothers crashed, and they reassured us there would be jobs. I drank their Kool-Aid for a while. But come on. There were no jobs in the market. You have to be realistic." Rounds of layoffs challenged his trust in businesses of all sizes: how hard he worked had nothing to do with how well he was taken care of. Only by being his own boss could he work like he wanted to, but he still had a young family to support.

He began by diversifying his income with consulting projects on GLG, an expert network that provides consulting services, which leveraged his alumni network. He started working on Catalant when his own startup, a data analytics company based in Nepal, started using a crowd model. He realized he could effectively subsidize his own enterprise, by working on the platforms. Two years ago he quit his full time job at a mid-sized company to dedicate himself to a virtuous cycle of platform-based consulting and entrepreneurship, all from his home office with his wife and son nearby.

Savvy consultants rapidly improve and iterate on their work pipelines, from submitting proposals to client communication to research, writing, and beyond. However, as individuals, these savvy consultants have reached their ceilings. In order to grow their business, they need to be able to expand their capacities—in other words, hire more people.

Outside the conventional office, hiring means contracting others through Upwork. It means building a hidden team the end-client might never even know is there. Micah and other consultants are working hard to think about how to deliver the same high-quality work at an expanding scale, and right now, platforms like Upwork don't sufficiently support that. In the world of savvy consultants, the balance to be achieved is in hiring cheaper labor to help with their work without sacrificing quality. This will allow these workers to achieve resilience in a world of growing competition.



There have been a few cases where I've been competing on projects with traditional consulting firms like the McKinseys of the world. Companies can go on Catalant and hire somebody who maybe worked at McKinsey or Goldman Sachs, and they can hire them for a tenth of the cost, and they don't have to carry all of the HR overhead.

—Clara, 27, Chicago
Financial Analyst

meet | **the freelancer**

selling skills on a platform



I like to have my own flexible schedule and I don't like to go to work at the same place every day. I like to travel and you can't do that when you work full-time. I love it. It does take the right alignment of skills and drive to get the gigs that pay what you want to make.



The freelancer carries a badge of independence. The very nature of the freelancer's work is about autonomy: self-employment. Today's on-demand platforms help freelancers take ownership of their work, breaking down barriers between clients, managers, and workers that exist in any brick-and-mortar business. Freelancers' work is less specialized than consultants', which means they can meet stark competition—from sheer numbers of people with similar skills—when starting out, making it crucial to stand out for medium- to long-term success. Freelancers use platforms to maximize their visibility to potential clients and handle functions such as secure messaging and financial transactions. Features of platforms such as being able to set your own prices—and being able to refuse work when that seems like the right call—attract freelancers, who want the luxury of choice when weaving together assignments based on personal values and in ways that let them skill up for the next phase of their career.

Work-life balance is an important driver for freelancers, but they're faced with the contradiction of having increased control over their work and life flows at the same time that it's hard to keep their life separate from their work. Achieving balance requires discipline and flexibility. Self-discipline allows freelancers to keep a regular schedule of work and to hit personal earnings goals when they're not required by a company or manager to be anywhere at a given time. Flexibility allows freelancers to handle the ups and downs of on-demand work, especially in the early days, when finding projects and building clout can be a full-time job. Freelancers who can flexibly handle uncertainty while consistently building a platform reputation are poised to create a truly balanced life, whether that means working only half the year or starting a business.

MOTIVATIONS

- » Get paid what they know they're worth in business transactions
- » Enjoy freedom and work-life balance
- » Orient their strategic goals around personal development
- » Serve a strong personal value system

KNOWING YOUR WORTH AND GETTING YOUR DUE ... EVENTUALLY

Freelancers know what they're worth, whether that means more than minimum wage or thousands of dollars per project. For some, the frustration that results from income not matching up to self-worth is what compels them to make the initial leap into on-demand work. But, of course, freelancers can't jump onto a platform and immediately expect to earn what they're worth. They have to work at it—building a home business while simultaneously establishing a reputation and credibility by completing projects and accumulating reviews. Though their hard work often eventually pays off with a steady flow of business that matches their value, freelancers sometimes spend several years building cachet. In the early days of platform work, they need a cushion to fall back on, such as personal savings, support from friends or family, and health insurance coverage from a spouse.

Sometimes external shocks propel would-be freelancers into learning that they can make platforms work for them. **One such story comes from Ramona, 61, an advertising copywriter who was laid off by her company, along with a hundred other people, when she was just a few years from retirement.** She immediately started looking for another full-time job. "This was the first time in my life that I ever actually applied for unemployment, and I discovered that unemployment is \$125 a week or something like that. Ridiculous. I started picking up freelance jobs just to tide me over. Pretty soon I realized I was getting so much money I really didn't need to work full-time. It's much easier to work at home than it is to commute every day and have to get dressed up." She went from working at an ad agency that provided health insurance and other benefits to taking on these functions herself when she started doing jobs on Elance.

For one of our interviewees, **Nichelle, 49, a "freelance communications consultant" or "professor without a school," depending on who's asking, platforms like Upwork and Udemy chronically undervalue her doctoral credentials.** Without some credentialing and hierarchy, self-promotion rules the day. "The hierarchy does flatten out—but that's kind of tragic," she complains. "People end up teaching things [on Udemy] that only they consider themselves qualified in. ... You could take a course on public speaking from someone with a high school diploma and some Toastmasters experience. You would do well, but you wouldn't end up a good public speaker." Nichelle sees writing books and crafting quality courses as her route to success in the face of increasing competition. But ultimately, she's working to maintain an easygoing lifestyle as an expat in Costa Rica—so she only has to work when she wants to.



It's not going to be a stable income, at least at first, so you have to be financially prepared. You have to be prepared to do areas of business that you probably didn't do before, like accounting and billing and stuff like that. You have to be self-disciplined. Nobody is going to be standing over you saying, 'This has to get done.' You have to do it.

— Ramona, 61, Miami, advertising copywriter



THE FREELANCER



FORECAST:

DYNAMIC REPUTATIONS

Success in the platform economy is all about building our brands as workers, learners, and citizens of the communities that matter most to us. Reputation and digital performance trails will begin to carry more weight than college degrees and one-page resumes of employment as we begin to track learning that happens anywhere, as we work in global networks where our performance on one task determines how likely we are to get hired for another task, and as we contribute our own knowledge and resources to online communities. Indeed, digital freelancing platforms have found that past performance on similar tasks, not formal education, is what employers look at when hiring. Innovations in credentialing will lay a new groundwork for us to better represent our personalities and capabilities with reputation markers such as nanodegrees and digital badges.⁴

SKILLING UP, INCIDENTALY

Another feature of on-demand work is that feedback loops are dramatically sped up, be they client-freelancer feedback loops or those from the platform to the freelancer. This increase in data flows helps inform the self-driven careers of freelancers like Carly, who found out she had skills in surprising areas.

Carly, 26, a mother of three, needed a way to make money after her first husband left her. She looked up ways to work online and soon found herself signing up for Elance. She didn't want to earn less than minimum wage but took jobs for \$7.50 to \$8.50 an hour in order to build up her reputation. After just a couple of months, she was earning \$10 to \$12 an hour and within her first year would only accept jobs that paid at least \$15 an hour, exactly what she had made at her previous job, working part-time at a Samsung retail store.

Unlike our other freelancers, Carly didn't attend college and did not bring parallel job experience that she could leverage on the platform. But she knew more than she gave herself credit for. She took assessment tests on Elance and found out that she was in the top ranks for social media marketing. Taking these tests had three positive results: they allowed her to build up her profile, become more searchable by potential clients, and increase her confidence and understanding of what unrevealed skills she possessed.

SEEKING SATISFACTION THROUGH VALUE-DRIVEN WORK

If knowing their self-worth is a quantitative assessment of freelancers, wanting to have work aligned with their value systems is the qualitative pairing. Once freelancers reach a certain threshold of reputation and demand for their services, they can turn down or take on jobs based on their core values as well as for financial reasons.

Ramona, a vegetarian and self-described eco-friendly person, decided to take a small job writing a fund-raising letter. She would normally have overlooked a job this small but gave it a chance because the cause—a documentary promoting a plant-based lifestyle—aligned with her values.

Carly, after increasing her hourly rate over her first year in the platform economy, was able to look for jobs that either paid more or that she genuinely enjoyed. "It's just important, since I'm more confident now that I've got the skills that I need ... that I find stuff that I enjoy, stuff that's fun."

meet | the full-time gig worker

earning a livelihood in an on-demand world

Seemingly endless platforms and possibilities fill the on-demand services sector.

Full-time gig workers maximize their efficiency by focusing on a single app and use it as their only source of income. They're dedicated and loyal to the company they're with. As their hours add up, they learn the ins and outs of their platform—the best place to hang out if they want lots of hits, how to pack their car for maximum efficiency, which rules the platform strictly enforces and which it doesn't, how to milk their relationship with dispatchers. They're the closest thing to employees in the world of service industry platforms—and often end up disillusioned when they find that the company doesn't view them the same way.

Full-time gig workers are the dedicated and enterprising people in the front lines of defining the new types of relationships in this increasingly complex employment ecosystem. While their experiences and backgrounds vary, full-time gig workers are more than anything else just looking for clarity on their role, feedback on their value, and advice on what they can expect from the on-demand world. Most full-time gig workers don't see themselves doing this type of work long term, but they don't see this as a negative phase in their lives. Many define themselves as in transition—recently moved to a new city, laid off from a job, working to finish a degree, caring for a loved one—and find that gig work allows them the convenience, the low barrier to entry, and/or the flexibility they need at any given time.

MOTIVATIONS

- » Successfully navigate a life transition
- » Maximize income for minimum effort
- » Achieve a sense of stability
- » Find fulfillment in the workplace



There are good days and bad days. Good platforms and bad platforms ... and sometimes they change overnight. But at the end of the day, it's still \$20 an hour.





THE FULL-TIME GIG WORKER

JUST CHOOSE ONE

After he finished his master's in international relations, Oliver, 28, moved to San Francisco with his girlfriend, who'd recently landed a job there.

Following a five-month contract as a production assistant and still looking for relevant work, Oliver turned to on-demand services. Between online research and back-of-hand calculations, he ruled out ridesharing. Then he found an on-demand parking valet service. "Their offer seemed really simple to me. That you don't need anything other than yourself to work for them." After a few weeks of juggling multiple platforms, he decided to go all in with the service called Luxe: "The app that they built was really easy to use. By day two I was on autopilot."

Marisela, 23, was working in corporate marketing in Mexico when she received a call that her grandmother had taken a major fall. Marisela quit her job and, along with her mother, moved to San Jose, California, to take care of her grandmother. To meet basic expenses, she worked as a housecleaner for \$12 an hour. The pay was low and if something came up with her grandmother, she didn't have the flexibility to miss work. She soon learned about an on-demand home cleaning app paying up to \$17 an hour. Though she was immediately intrigued, Marisela stayed on with the \$12-an-hour job for several more months so she could learn the tricks of the trade. When she ultimately switched to the on-demand company, Marisela was all in.

MASTERING THE PLATFORM

No matter what their goals, after months of using the same app day in and day out, full-time gig workers become experts at their craft, finding a myriad of ways to tweak their work process to make the most of their workday. Each platform has its own quirks and loopholes, and full-time gig workers are masters at identifying and taking advantage of them.

Richard, 47, originally from Oklahoma, found that knowing San Francisco's geography provided unique advantages. Instacart, the grocery delivery platform he worked for initially, had similar nuances. "If I wanted a slow day I would hang out at the Safeway at Market and Church. If I wanted primarily residential customers, there was Noe Valley. If you want commercial clients, hang out around the ballpark."

Some of the biggest loopholes in platforms have to do with the people behind the platforms. While many platforms seem to be entirely algorithmic, many rely on human dispatchers to coordinate their vast pool of workers.

Marisela learned she could call in and book cleaning appointments before they made it into the automated booking system. She calls 20 or more times a day, and on one, she tried something new. When the human dispatcher asked for the time and general location she was looking to book in, Marisela gave a start time that overlapped with another one of her appointments. She'd cleaned for that client many times and knew from experience that it never took the full time allotted. Why not try and take advantage of that time? To her surprise, the dispatcher made the booking for her. It's been her practice ever since, one of many strategies she uses to reach her self-declared daily minimum of \$120.

Richard shared a similar experience with a dispatcher for the on-demand dry cleaning platform he eventually ended up working for. Despite the platform claiming they had no control over the dispatching system, Richard believes that “if you piss off the dispatcher, you're going to drive these piddly calls that aren't worth your time to go do. Or are trouble clients.” He describes one time when the dispatcher texted him with a request to run a pick-up in the opposite direction of where he was headed. “They're like, ‘Please. Will you please do it? I'll give you two stops,’” he recounts. He texted back, “Okay.” His advice: “It's not as automated as people would think.”

For Oliver, he found it frustrating when he couldn't build relationships with the human dispatchers behind the platform. The main form of communication between him and the Luxe shift managers was text messages sent through one central phone number. He explains, “From me, it goes through one line, then it goes to all of them. So I don't know which one of them is responding to me. It doesn't say, ‘This is Miguel, this is Alex,’ it just says ‘Shift Manager,’ which is a weird disconnect. I'll be making some jokes and they'll send me some picture and then a few hours later I'll be talking and I don't know if this is the same person.”

CAUGHT IN THE CHURN

Focusing your efforts on one platform can have its downsides. Each change in platform policy and pay structure—something that happens frequently as young companies try to find ways to grow their customer base and become profitable—hits full-time gig workers harder than it does someone with a diverse income portfolio. For those who've been with the platform since the start, it's even worse.

Many full-time gig workers feel a fierce loyalty to the company they work for. Particularly when platforms are young, they offer big signing bonuses, inflated pay, perks, and special attention to their workers. On-demand services function in uncharted waters, and it can be exhilarating for workers who feel they're contributing to something so new. The first weeks and months are filled with excitement. Oliver, Richard, Marisela, and others we interviewed talked about very diligently following rules, submitting suggestions for improvement to HQ, and more. But over time, as with many jobs, the fresh-eyed enthusiasm fades.



In an instant, they could take work away from you. Look, I know it's not my dream job, but it's a job nonetheless, and I may as well give it my best while I'm there.

— Marisela, 23, San Jose, housecleaner



FORECAST:

MANAGEMENT BY ALGORITHM

An algorithm is a computer program, often one that solves a problem and discovers a hidden pattern. Today, algorithms frequently take on the role of matchmaker—they find us taxis, recommend movies and books based on our previous viewing patterns, and even connect us to potential love interests. They do this by sorting through our digital data trails to discover individuals, institutions, and opportunities that match our unique profiles—and we interact with them through software interfaces. Now the workers in the on-demand economy are essentially experiencing management by algorithm—a concept that IFTF’s Devin Fidler recently forecast in the Harvard Business Review as the automation of management. “Executives tend to assume that their underlings will bear the main brunt of changes to the future of work, while their own positions are immune. They are incorrect.”⁵

The reality is that the on-demand economy is new, and there’s no good reference point for how the relationship between the company and gig workers should function. When you’re with a company full time, even though you know that your relationship with your employer isn’t traditional, each change in policy, pay structure, or reporting feature can feel like a personal affront, particularly if these changes aren’t handled with finesse.

“There was no, ‘There is going to be a platform change’... absolutely no communication and no recognition of those of us that were there on a full-time basis,” said Richard about Instacart, which he enthusiastically worked for until constant changes became too much. When he started, he was getting paid well, “but then something changed,” he noted. “Now it’s a people grinder.” After a year, he switched to an on-demand dry cleaning platform, where he’s experiencing the same cycle of ups and downs.

Marisela faced the largest shift—the cleaning company she worked for shut down without notice. She now works for another on-demand cleaning company she found on Craigslist that pays her even more than the last. Explaining the impact this had on her approach to work, she said, “Look, I really stopped believing in platform companies because I know that in an instant they take the work away from you. ... So now it’s like a lack of trust ... it doesn’t give me job security. It’s not what I’m looking for for my future.”

Despite the ups and downs, however, full-time gig workers are grateful for their experiences with the on-demand economy. “Both platforms have been there when I needed them,” concedes Richard, adding, “One of them remains there when I need it.” And regardless of her misgivings about some practices and policies, Marisela explains, “I have recommended the company to people I know. ... Sure, there are good and bad houses, but the schedule is flexible and ultimately, it’s \$20 an hour.” This is consistent with other findings that the decision to stay or go from platforms—or from platform work entirely—is heavily influenced by one number: hourly earnings. This was especially true in our findings and other’s among younger workers.⁶

meet | the re-entry worker

thriving on the road to recovery

PTSD. Debilitating physical illness. Social anxiety. Alcoholism. Many ailments can knock people off their feet, but for **the re-entry worker**, platform work is a tool of resilience. By seizing the unique opportunities of platforms, they can ease back into earning income while also taking care of their health and well-being. They're veterans of war and disasters, survivors, and those living at the margins by choice or necessity.

For re-entry workers, platform work fits into a maze of short-term goals such as building discipline, getting life back together, and resting when necessary. Platforms are a stepping-stone to future ventures, and many re-entry workers bring ingenuity and flair to their platform work. They also offer a poignant reminder that not all workers of the future are rational actors. They can battle demons, wrestle with contradictions, and sometimes get in their own way.

MOTIVATIONS

- » Make immediate progress toward goals
- » Enjoy flexibility so they can take time to nourish well-being
- » Avoid stress and triggers
- » Build healthy routines
- » Ramp up income for future business
- » Demonstrate independence

GETTING LIFE TOGETHER

For re-entry workers, building up income sources is both a symbolic and a practical first step in acclimating to a shifting landscape of work. Often their own limitations have shifted as well. Richard, the full-time gig worker driving dry cleaning around, is also a former EMT who suffers from PTSD after working the Oklahoma City bombing. He had recovered enough to retrain but didn't want to go back to working with patients. After he struggled to find and keep other jobs, his wife's employer suggested working for on-demand platforms. Driving for on-demand laundry services gives him an outlet for inventing techniques he can take pride in, and building relationships with dispatchers makes life easier, just as it did when he was an EMT. Optimizing income and making incremental improvements in his workflow are tangible goals that Richard can reach day to day, even if he's frustrated by his peers' lack of pride in their work.

For **Jan, 35**, a homeless veteran, some goals are as short term as finding a place to sleep at night. A host of situational pressures, from chronic pain to family issues, precipitated a slide from a career in the military to working as a home health aide,



I'm just getting my act back together—it's overwhelming. I want to change everything. I'll start with this alternative. But it's not very secure financially.





THE RE-ENTRY WORKER



I had a number of health challenges to contend with and that had to take priority and forced me to put a lot of things I wanted to do in my life on the back burner. I'm just now starting to get to a place where my health is where I want it to be [...] I've only been doing the ride share for about a month and a half.... There's still a number of things I need to take care of with this before I feel like I may be ready to begin to diversify my time.

—Ninaska, 60, San Jose, ride-sharing service driver

and finally into medical debt. “I have carpal tunnel and tendinitis in my arms and my hands, but I also injured my legs a few times, so walking and standing can be a problem.” Returning to the Bay Area coincided with discovering the local Muslim community and services through the Veterans Administration and local nonprofits. Jan must weigh the need to work with the curfew policies of a homeless shelter. Rover, a pet-sitting site, allowed her to make income to go apartment hunting while also being able to sleep at clients’ houses, striking a balance. “I could actually do other stuff like go to the doctor, while with the regular job, the nine to five, you basically can’t do anything or eventually you’ll get fired.” Getting good reviews and raising her rates accordingly are short-term goals while she continues working with a local non-profit that assists veterans to find affordable housing and to complete a degree in Arabic.

“This year I decided to change everything,” says Roland, a 26-year-old living in the basement unit of his family’s home in Brooklyn. “I started to cure my anxiety issues, to write and study comedy, to make music, to exercise, to do vision therapy, and also to work on my discipline.” Online microtasking sites like Clickworker create a supportive income stream and are accessible to him even with chronic pain and social anxiety limitations. “Before, I had a seasonal retail job. It was the worst for someone with anxiety. Sales—talking to people all day.” Reddit forums like r/WorkOnline showed him another path that would allow him to avoid retail work and map out his priorities. He and his motivation buddy—also recruited on Reddit—share a public Google spreadsheet with their weekly progress toward goals. Brutally honest about his progress, Roland admits he sometimes avoids his highest priorities, such as writing and music, getting into tight spirals of anxiety and procrastination.

TAKING TIME TO HEAL

For some, re-entry is a time to reflect on priorities and lifestyle. **Ninaska, 60, recently started driving for ride-sharing services in the Bay Area after her career in sales faltered.** “Some health challenges forced me to put a lot of things I wanted to do in my life on the back burner.” But now that her health has improved, this flexible way of working allows her to pursue a different lifestyle—to “meet passionate, progressive people” while she works, and living downtown close to art and spiritual resources. She’ll work early morning commutes, then eat, attend midday prayer sessions, and nap before working the afternoon and evening commutes. Emerging work on the accessibility of platform work to people with disabilities supports the idea that this flexibility, stemming from the clarity and immediacy of expected tasks, is a key affordance for people with a variety of disabilities.⁷

Roland’s eyesight and emotional state are both major filters on the work he takes. Creative tasks available through Mechanical Turk, while aligned with

his personal goals, take too much creative energy for their meager compensation. After experimenting with both platforms, Roland settled on Clickworker, focusing on large batches of simple, repetitive tasks. “If I’m doing batchwork, there’s going to be elements of predictability, so that’s less stress on my eyes. I do a hundred of the same things with the same predictability, less pain.” When he starts making errors, the platform automatically forces him to take breaks between batches. During that time, he moves to other priorities, like doing exercises to relieve back pain, connecting with online friends, and teaching himself how to cook inexpensive meals. Browser plug-ins allow him to set alarms and notifications for when to return to Clickworker to get good batches and translate his wages from cents per second into dollars per hour.

LEVERAGING AND INFLUENCING PLATFORMS

Re-entry workers bring more to platforms than meets the eye—they bring their whole lives and past careers to game the systems. Ninaska leverages her background in hospitality, sales, and customer service to maximize her ratings as a Lyft driver. “I tell them what I’m going to do for them first. I say, ‘I’m going to rank you five stars.’ So I lead with that. And then I say, ‘If you’re happy with my service, please do the same for me.’” A conversational style and reciprocity-based mindset have been key to her early success.

Ed, 39, has taken this a step farther, incorporating his decade of experience in digital marketing and branding. After getting out of alcoholism rehab, he moved back in with his mother in Los Angeles and started driving for Uber and Lyft out of desperation. It took him months to understand that to earn the most money, he needed to drive “smarter, not longer,” which meant driving during surge-pricing hours (weekend evenings and large, public events) in certain high-demand neighborhoods. But then he hit on a way to differentiate himself from other drivers by adopting a drag queen persona.

Ed transformed himself from a recovering alcoholic struggling with his sexual identity to a character with his own media presence, a true entertainment personality. He loves that he’s able to share his experience, as well as help others to understand LGBT issues and perspectives. “It’s been a riot. ... Three emotions happen with a person within the course of a minute. It’s shock, awkwardness, and then acceptance. I want to make the whole thing just a really interactive, fun experience.” He’s also using his Lyft celebrity to stand up for himself and his fellow drivers, advocating for fair practices on the platform. Ultimately, Ed’s re-entry has catapulted him into entrepreneurship, as we’ll see later.

Especially among those who excel on platforms, there’s a ceiling to how well the platform can serve them. Whether that ceiling limits their influence over the company or the income they can make, re-entry workers see platforms as a part of their reintegration into society, not as a long-term solution.

I’m just getting back to figuring out what I want to do with my life, now that I’m burnt out.

—Richard, 47, San Francisco, dry cleaning driver and former EMT

meet | **the entrepreneur**

maximizing platforms for small business



Big companies better watch out. We thrive because we use platforms, but always with our own brand.



Entrepreneurs think big. **The entrepreneurs** working in the platform economy have the vision and ability to turn lemons into lemonade. They don't just use a platform's services as intended—they find ways to take their platform work to the next level. Their growth mindset is what sets entrepreneurs apart from fellow platform workers. Unlike other archetypes we've met, who often work for the platform, entrepreneurs make the platform work for them. For example, whereas the part-time pragmatist might be content earning money for vacations from dog sitting on weekends or paying down her mortgage by renting out her house on Airbnb, the entrepreneur is constantly thinking of what can be done better and churning out ideas on how to scale platform work into something bigger and longer-term—something resembling a business.

Entrepreneurs are solely responsible for their own livelihood and will think creatively, adapt to the current situation, and contemplate how to survive in the competitive landscape. Entrepreneurs might rethink their assets to support their commercial ventures—whether it's their personal space or their professional networks. The trade-offs are worth it to them at the end of the day. They choose to pursue a pathway that feeds their thirst to be creative, unbounded, and independent.

MOTIVATIONS

- » Want to work and earn money for themselves
- » Value the creative freedom to do what they want the way they want
- » Thrive on thinking up new opportunities and ways to grow
- » Take a long-term view—believe in their business
- » Tend not to trust others
- » Take risks or nontraditional approaches

INNOVATING BEYOND THE PLATFORM

Ed, our re-entry worker Lyft driver, took his business to the next level after reading an article highlighting “wacky Lyft drivers.” A vision came to him—a pimped-out car, interior entirely pink and leopard print, props galore, furry pink mustache on the front, his brand emblazoned on the car door, and him driving in drag as Ms. Edna Stone. “It was literally within the first seven days of being a driver. I saw this pink neon sign in my head, and I'm like, ‘Oh, I'm going nuts with that.’”

Ed was no stranger to building a business, having run his own digital marketing agency for nine years before having to shut it down due to changes in the

industry. “I’ve been an entrepreneur my whole life,” he explained. So when he saw the article, he saw opportunity written all over it. “I thought to myself, how cool is it that I have the freedom to build my own brand on top of their brand, and they actually encourage it.” While the amount he earned on the platform wasn’t “considerable,” the opportunity to promote himself and amplify his brand—including while serving as a brand ambassador for Lyft—was priceless. More than 20 pieces of press and a TV pilot later, Ed has cut back his hours drastically and is working to start his own business, a party bus and limo fleet driven entirely by drag queens.

ENABLING INDIVIDUAL BRANDS

The platform economy enables entrepreneurs like Ed to build a brand—and hopefully a business. Besides Lyft, another platform that promotes individual brands is EatWith—a community marketplace that allows guests to dine at a chef’s home and chefs to earn extra money while previewing new menus or cooking for fun. **One of their rising stars is Alé, 24, a chef from Mexico City who trained at Le Cordon Bleu and now works at a restaurant in New York City. He started on EatWith with his friend and former roommate Mateo, 26, also from Mexico City.** While Chef Alé takes care of the meals and cooking, Mr. Hospitality Mateo handles the EatWith website, customer service, and hosting duties. The duo serves dinners—modern Mexican cuisine with Jewish influences—on a weekly basis in their Manhattan apartment and quickly became favorites with EatWith staffers. They’ve developed relationships with the public relations and marketing team, who’ve helped them out with favors such as making sure they appear at the top of search engine results and connecting them with food journalists and bloggers.

The EatWith platform serves diners yearning for a unique culinary experience, and part of the platform’s purpose is to highlight and feature chefs. As Mateo sums up: “People don’t ask for EatWith. They ask for Mateo and Alé. It’s more our brand through their platform.” This identity distinct from the platform motivates the pair to continue creating their own food experiences and community, while still retaining their creative voice and freedom as entrepreneurs. Now Mateo and Alé have taken the logical next step in growing their culinary adventure—they rent out a commercial kitchen on an as-needed basis so they can cook and serve food to twice as many guests.

Glamsquad, a platform for on-demand makeup artists, is just the opposite of EatWith in terms of how it views brand building by its workers. **Maria, 36, a peer counselor who’s gradually building a business as a freelance makeup artist, explains that working for Glamsquad, “You’re going with that name, that logo and brand. It’s not going to be, ‘Whenever I need you again, will I be able to contact you directly?’ No, you’re going to contact me through**

I actually sketched out what my car would look like with me driving it in drag with a sign on the side of the car. Then I registered the website right away, set up my social media right away. Trademarked the name right away. It was the quickest I’d ever set up a business. It was literally overnight.

—Ed, 39, Los Angeles, Lyft driver with a personal brand



THE ENTREPRENEUR



FORECAST:

CELEBRITIES IN THE CROWD

Increased network connectivity and a fleet of real-time mobile reporting and mapping tools—alongside headline-grabbing public labor scandals and worker riots—are feeding a growing consumer demand to know, and know intimately, those who produce their goods. The demands may begin as a call for transparency, but both crowdfunding and “prosumer” platforms highlight vivid stories from individuals who are also creating a new culture of intimacy between producer and consumer, not unlike the local marketplaces of the past. As this culture spreads, positive and robust worker narratives will become requisite to a brand’s success—and a key strategy for ambitious individuals like Ed and Alé.

Glamsquad.” The inability to market herself as a makeup artist on the platform drove her to start working on her own beauty business on her own terms. “I would prefer to be working on my own space, on my own time, and building my own brand.”

THINKING BIG FOR THE FUTURE

Doreen, 46, an eBay power seller based near Palm Beach, Florida, specializes in reselling collectibles, clothing, and vintage jewelry. A former vice president at a national retail company, she knows the ins and outs of reselling merchandise. And with 12 years of experience on eBay under her belt, Doreen has already created an efficient system to maximize her operations. She quite literally lives at work, having converted her five-bedroom house into a merchandise storage facility, studio for photographing items to post online, and shipping room. At this point, she has a dozen employees taking routine tasks off her plate—customer service calls, packaging and shipping, photography, product research—but she’s not going to stop there. Doreen plans to continue to grow her business onto new platforms such as Amazon and to expand into shipping internationally to a wider market.

Mateo and Alé likewise have goals to start their own business in the next five years. As an aspiring chef, Alé is inclined to follow a more traditional path and open his own restaurant. However, Mateo challenges him to reflect on their success with hosting EatWith dinners in their apartment, as well as hosting dinners at the larger industrial kitchen they just secured. Mateo points out that they have a viable business model that’s an alternative to running a restaurant: “What’s happening right now is the 2.0 version of the EatWith experience. Now, instead of something in our house for 8 people, we’re doing it for 20 in a nice kitchen in the middle of Manhattan, where it’s a little bit more upscale. ... If you become a really successful chef, instead of having a restaurant, you can be that chef in those little places that people know about. You can go underground or something.”

Mateo sees the potential of EatWith as a disruption to the restaurant industry. Furthermore, the platform would be critical to their operations: “EatWith is a really easy way for us to actually make the event. It’s really convenient. It’s so easy through the website. It’s created perfectly. I would love to keep on doing it.” Alé has also reaped a bonus: the publicity and support of EatWith was instrumental in his securing a visa to remain in the United States.

meet | the hustler

monetizing daily life

Hustle is an essential quality encompassing street smarts, tenacity, and a willingness to monetize daily life. When it comes to taking a job or gig, the hustler prioritizes making money. Other considerations—accomplishing medium-term goals, avoiding getting burned, and strengthening useful relationships—do factor in. But hustlers live one day at a time. They double count whenever possible, whether that means caregiving in exchange for a place to live or driving only when they can accomplish other tasks at the same time. They stitch together a living from four or more income streams—from renting out closets to flipping houses. From platform to platform, hustlers are always scanning for the most lucrative jobs they can perform well or that take advantage of their assets and location.

Hustlers tend to be fiercely independent, rejecting the idea of having a boss, yet deeply embedded in networks of reciprocity that keep their world afloat. They appreciate the flexibility of the gig economy and prefer to operate in the corners of that economy that pay in cash. Seasonal and random variations in income are offset by the hustler's willingness to juggle different opportunities and always hunt for new ones, undeterred by challenges.

MOTIVATIONS

- » Seek alternatives to conventional jobs
- » Trust themselves, not the platforms
- » Require short-term flexibility
- » Optimize income day by day, week by week
- » Hold a zero-sum mentality
- » Accept inconsistent rhythms of work



Money's floating all the time and work is out there, but you gotta hustle. The freedom of on-demand work is if you don't want to look, you don't have to. But if you stop looking, it's really easy to fall into a hole.



meet | the hustler

monetizing daily life



You've got to hustle.
You've got to be on top
of your stuff all the time,
whether it's on one app,
one agency, one thing,
and then that dies,
so you move on. You
add another one, and
you add another one,
because the only way
you can even dream of
any job security is if you
have a backup to your
backup to your backup.

—Erika, 23, Chicago,
aspiring actress

A POOR FIT FOR REAL-WORLD JOBS

The hustler doesn't fit the mold of a full-time job—whether it's due to a criminal past, a career aspiration, or personal temperament. Whatever the reason, the traditional work trajectory that our society promotes to young people just doesn't work for hustlers. Hustling as a mindset organizes a search for alternative income streams that fit into a flexible, unscheduled lifestyle.

"Jobs in the real world don't work . . . my job would just fire me," quipped Erika, 23, an aspiring actress in Chicago who schedules on-demand tasks and seasonal shift gigs around her auditions.

LaNeisha, 33, grew up in a drug-cooking household and even now, on the straight and narrow, finds barriers to conventional employment at every turn—in the form of judgments and discrimination about her weight, race, and personal history. "I just knew," she reflects after recounting job interviews that led nowhere as soon as she met potential employers in person. The gig economy allows her more control over her work and over how much her appearance and past matter. The ability to tap "Accept" or "Decline" with a finger pulls power back into this worker's hands.

Some hustlers aren't excluded by appearance or past circumstances from the world of conventional work, but it just holds no appeal for them. **Jerry, 48, a smooth-talking flipper of everything from used cars to sporting tickets, doesn't want to work for anyone and also doesn't want to go back to being responsible for employees in a small business.** "I've never had a job. I've always worked for myself," he says. He ranks opportunities across half a dozen platforms, on-demand or otherwise, by how lucrative they are. Beyond that, Jerry looks for "what I can get out of a gig when it's over. Am I doing this to make money or to learn something or to have fun?"

BACKUPS AND DOUBLE COUNTS

Hustlers aren't loyal to any one platform—they had some of the most diverse and elaborate tapestries of disparate income streams of any platform workers included in this research. Repeatedly they'd remember one more platform, one more gig they tried once or kept in rotation. College graduate and actress Erika defined job security on platforms as having the foresight to prepare "a backup to your backup to your backup." Erika checks seven to ten apps on her phone on any given day, scanning for what's available in order of money to be earned versus time and effort required. Unlike the full-time gig worker, she can't leave it up to chance that the first app she opens will have a job for her. She hops from app to app to make sure she knows all her options before selecting the best available opportunity.

A holistic perspective of money and social capital in and out is the hustler's gauge of success. Jerry has a weekly ritual on Google calendar of assessing and prioritizing opportunities, then scheduling backups and supplemental gigs from there, down to the last detail of where to park to save the most money. On-demand jobs are a way of waiting out the snarls of Bay Area traffic—and multiple outfits for different tasks in the trunk of Jerry's car help him be prepared for any gig listed on TaskRabbit. Time in traffic is only one kind of expense hustlers try to minimize in order to maximize their livelihoods. LaNeisha borrows one friend's car on weekends to drive only the peak hours and locations for Uber, while her boyfriend provides free child care, and she can drive to church on Sunday rather than take the bus. Local gigs on Craigslist help her make the most money while waiting for pings from Uber.

Seda, a 35-year-old Miami artist and clinical trial “lab rat,” lives a highly mobile life. Her primary work is running her small business that sells bold, colorful women's clothing and accessories. She supplements her income by participating in well-compensated clinical trial studies that can last as long as two months and often take her to locations such as Texas, New Jersey, or Chicago. Seda's hectic lifestyle and hustler mentality means double counting is critical to her livelihood. From the moment she books a clinical study, her mind starts thinking about how she can maximize her trips and travel time, such as sourcing fabrics and materials, hand delivering products to her clients, attending friends' birthday parties, or doing handwork. For example, once while sequestered in a facility for a 38-day lab trial, she brought fabrics that needed to be sewn with her, communicated with clients on her laptop, and made phone calls to her partner back home to help finish a certain piece to meet a deadline. As a hustler, she takes advantage of where work might bring her because the opportunities might not last forever.

UPS AND DOWNS OF ALWAYS ON

“I'm always chasing money. One day I was on my way home on the bus and I saw a post: ‘Help me take my trash out because I have back pains and I live on Washington and Stockton.’ Kid you not, I just passed Washington and Stockton on the bus and it said \$60, so I hopped off the bus and replied to the ad. She replied right back real fast, saying yes. It was a few blocks away from my house. You never know,” says LaNeisha.

She's acutely opportunistic, especially when it comes to informal work that won't interfere with her qualification for subsidized housing. Yet with the erratic nature of the on-demand economy, the hustler fully understands that sources will always be inconsistent. She knows that work opportunities are out there and is even more aware that every moment is an opportunity cost. Thus, the hustler never stops and is always on.

I'm still a hustler, I'm
just not doing anything
illegal.

—LaNeisha, 33, San Francisco,
gig worker



THE HUSTLER



FORECAST:

CRYPTOCURRENCY ...

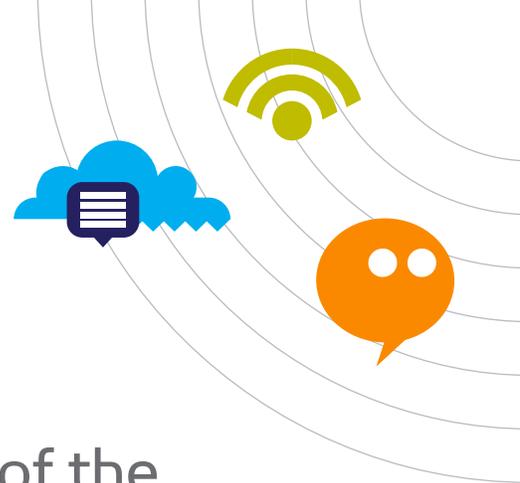
For centuries we have relied on traditional forms of currency, managed by a central authority, for our daily transactions. But as hustlers in the platform economy make money from unfamiliar sources in the traditional currency system, they open themselves up to scamming. This includes the time when LaNeisha received \$600 in fake hundred dollar bills after spending six hours braiding a client's hair, and when Jerry plunged into \$33,000 of debt after one of his buyers used stolen credit cards to purchase VIP NBA Finals tickets.

But money and the systems that govern its creation, limitation, and transfer are now being radically rethought. Cryptocurrency, such as bitcoin, is a medium of exchange that stores value in digitally encrypted data. This stored value can be securely transferred between parties, similar to how money can be spent with a debit card. However, one big difference is that the infrastructure for transferring cryptocurrency is an open-source peer-to-peer model, rather than a centralized, proprietary model. Thanks to open-source design and built-in verification, cash and credit card fraud schemes can be avoided. As use of cryptocurrency becomes more widespread, workers in the platform economy will have greater peace of mind about getting paid.⁸

Seda takes chasing money to the next level. While LaNeisha takes trains and automobiles for jobs, Seda takes planes to follow where the money is, particularly when it comes to lucrative, weeks-long clinical studies. Always on, location is no object for her when it comes to an opportunity to earn some cash: "I would literally get a ticket and fly out the next day. If they say, 'Could you be here tomorrow?' as they're talking, I'm looking at the flights. I'll say, 'Yes, I could be there.'" In fact, her constant traveling to bring in money hit a turning point when Seda realized, "I was going so fast that I didn't have time to cash my checks and a lot of my checks had expired. ... I mean, who doesn't have time to cash a check?" Although it sounds like Seda is living a life of travel and big checks, she reveals that her "nine-to-fiver" friends don't understand that she doesn't have any other choice.

Carly, 26, the freelancer and mother of three we met earlier, spells this out in her constant search for anything that helps: "If I get tired, if I'm done with my work and I'm just bored, I'll look for other little ways to make a little bit of money. A lot of those (survey) sites pay off in Amazon cards and so I just collect them for Christmas. It's convenient to do, because before you know it, it really adds up."

But there are costs to being always on. Jerry quips, "On-demand means you're on someone else's schedule, by definition." Eating healthily, getting enough rest, and preventing burnout are challenges always at the edges of hustlers' opportunistic success. Hustlers are often also entrepreneurs, and owning sustainable enterprises in the future is one pathway for hustlers to move forward in the platform economy.



PART 2

transformations: what are the building blocks of the platform economy?

As the voices of today's platform workers suggest, the experience of work as a phenomenon of daily life is transforming. Without traditional HR departments, onboarding processes, or other affordances of institutional work, platform workers must often improvise, learn from each other, and make their own way. They may rely on past work experiences, frameworks or mental models. Perhaps they experiment across different platforms, discovering their own workarounds and pioneering their own innovations. They network and share.

In the process of inventing their own work infrastructures, these platform workers are shaping key building blocks of the emerging platform economy—with important implications for platform designers, policymakers and other workers.



reputation | how we demonstrate qualifications and competency and communicate status or standing to potential employers or customers



learning | how we acquire knowledge, skills, or practices that upgrade our performance and worth in the platform economy



rhythms | the schedules and patterns that define when we are working and when we are not



location | where we work and how our physical location or mobility impacts our ability to obtain or engage in work



value | how we measure worth and are compensated for our labor and time



assets | how we define what has economic value and can be converted into income



identity | how our work shapes us and gives us a sense of meaning, self, and community



reputation

Employers have traditionally relied on resumes and interviews when hiring a worker. Education, GPA, past work experience, and skills have helped determine a candidate's potential and fit for a job. The hiring process has often included an in-person interview to test social aptitude, along with background checks and verification of past employer references and recommendations. But when it comes to platform work today, resumes and interviews are not always in play, nor are they necessary. Employers and clients rely on different metrics and information when selecting someone for a task or gig: a worker's reputation score. Especially when they are just starting out on a platform and little trust has been established, workers must demonstrate their worthiness through past work history and reviews from other clients.

BEYOND THE RESUME

On platforms, reputation is often established through user reviews (and how algorithms interpret them) and status within online social media networks. Platform workers adapt by pioneering new practices for leveling up their ratings and reviews. However, these practices vary quite a bit.

For example, consultants looking for work on digital platforms often need to bid as a contractor. Their past work experience serves as a resume, but when it comes to securing new business, they rely on their reputation even more. For Clara, our financial analyst in Chicago, "the most important thing is to have good reviews from people," often in the form of testimonials from people who have assessed her work. On a platform such as Catalant that already screens workers by elite schools, her online reputation sets her apart even more from her competition despite their having identical educational pedigrees and experience at one of the Big Three management consulting firms.

On the flip side, she explains that when she looks to outsource some of her work through Upwork, "because it's time consuming to find people on these other platforms," the

strategy is "if you find someone whose work you like, pretty much stick with them." Online reputation is an increasingly important asset for obtaining and securing work.

REAL-TIME REPUTATION

Certain kinds of platform work, though, offer new ways to establish reputation, based purely on quantitative metrics of speed and accuracy. Re-entry workers, some of whom may not possess certain soft skills or may find social interaction difficult and anxiety provoking, are able to take advantage of establishing reputation this way. They are judged on their performance and not on their people skills, a way of being rated that might not be available to them outside of the platform economy.

Many platforms, such as eBay and Airbnb, have created elite levels of reputation that people can work toward obtaining. For entrepreneurs and full-time gig workers, who are often dependent on only one or two platforms for income, obtaining this status can be critical, so they are keenly aware of what it takes.

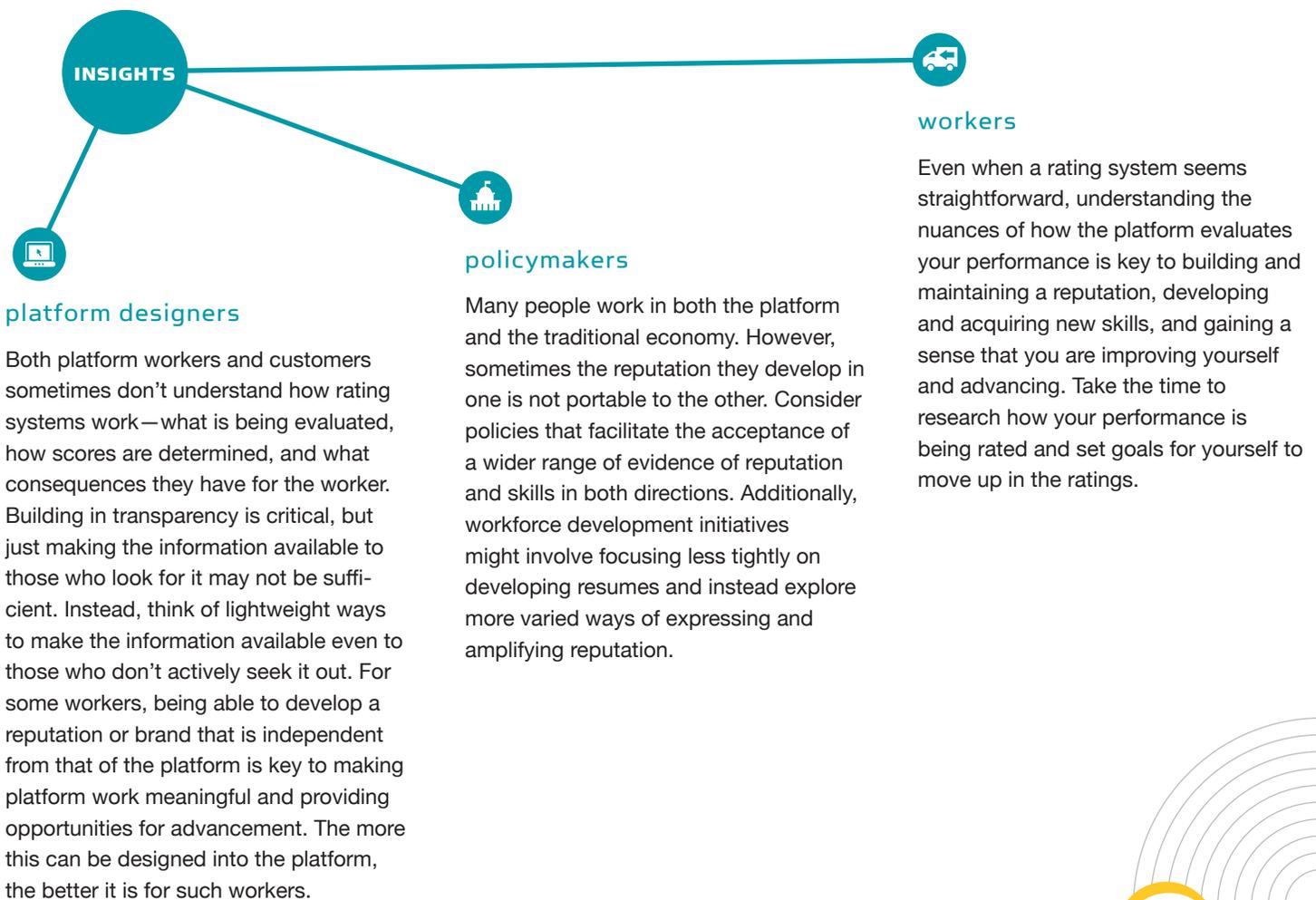
To reach Superhost status on Airbnb, "You have to have at least 80 percent five-star reviews. You have to reply within at most 24 hours to everyone," our part-time pragmatist Juan explains. "We reply within five minutes ... Once you have a reservation, you can't cancel on a person. Just one of those in a three-month period will disqualify you from being a Superhost." These public badges of excellence require constant attention and management.

Our entrepreneur Doreen agrees that "you have to earn" the power seller status on eBay, which comes along with benefits, such as seller protection and priority customer service lines. The rewards of having good reviews are important: "That's our livelihood. That could make or break a person." She explains further how maintaining a good standing online affects customers' psychologies: "If you were to buy something from me and you looked at my feedback and you see a bunch of negatives, would you buy from me or would you go to somebody else? ... You can read [all the complaints leveled at a seller]. 'This person never ships. They don't answer calls. Their product is shabby.' Whatever it is, would you buy from them?"

A BRAND OF ONE'S OWN

While most platform workers have to be their own brand, at least to some extent, for entrepreneurs this is of the utmost importance. Instead of managing a brand based only on performance and skill, some employ a strategy of creating a brand that fills an unoccupied niche. For instance, our entrepreneur Ed has gone beyond establishing a reputation

as a reliable driver and has carefully and passionately crafted a brand that promises a fun, novel, and meaningful experience for people who catch a Lyft. This is so important for entrepreneurs that some, like Mateo and Alé with EatWith, actually invest in developing relationships with the platform's internal marketing and communications department, who can help them promote their brand.





learning

In the traditional work world, learning demands are constantly and often incorporated into an employer's human-resources processes and practices. Many companies invest in their employees by offering onboarding training, professional development opportunities, mentoring programs, and more. But in the platform economy, the onus for learning (and effectively self-training) falls almost exclusively on the worker. While some platforms do offer resources for learning and advancement, many workers create their own strategies to discover and learn best practices and advance on or off the platform.

BEYOND TRAINING

Some platform workers we interviewed saw that learning opportunities offered by platforms were limited to those things that would add value to the end user or the experience of the platform itself, not necessarily benefit the worker. For instance, our part-time pragmatist Albert found that Uber would help him learn when demand surges and would push him text messages so he could command a higher rate, but they never notified him when there was a lull in demand. "It's Tuesday at 9 AM. It's going to be kind of crappy in another hour. Maybe don't bother," he illustrates. "You have to learn that yourself." When our full-time gig worker Richard was a delivery driver for Instacart, he also learned the ins and outs of the platform through trial and error: "You have to work your way through the app to go, 'They assigned me to go here. What if I punch over here? Oh, look, that store showed up.' You teach yourself the app."

And while many found there were things they simply had to learn for themselves, turning to their "co-workers"—their platform worker peers—for help was one strategy across archetypes. Our re-entry worker Ninaska, for instance, found a Lyft mentor on a driver-run Facebook group and frequented local meetups to learn best practices for using the platform, such as taking photos to document trips in the event of a customer dispute and getting the best deals on gas. Part-time pragmatist Alan goes to online message boards such as Reddit's HITsWorthTurkingFor forum to learn tips and tricks for finding the highest-paying gigs on Mechanical Turk.

Many workers come to the platform economy with experience that can only be acquired in the traditional workforce. "There's some classes on grant writing 101, but you really can't learn it until you live it and survive," our savvy consultant Micah puts it, indicating that the work he does on platforms can't be learned on them, exposing a significant learning resource gap. Similarly, Ninaska applies strategies learned in previous positions in sales and customer service to earn high ratings from riders.

WHERE'S THE LADDER?

In some cases, workers learn to recreate some version of the infrastructure that exists in the traditional economy. Our freelancer Carly, for instance, gives herself a raise when she feels she has advanced sufficiently to raise her own rates on Elance.

However, this is not possible on all platforms. In fact, many platform workers have relatively low ceilings for advancement and few opportunities for learning. "The thing with these platforms, and one of the shortcomings, is you will not move up, because there is nowhere to move up to," our hustler Erika contends. "The best you can do is get a little bit more priority, and if you get more reviews, then you can maybe raise your rate, but there's really nothing to move up to be supreme TaskRabbit lord of the universe. It doesn't exist. They call it TaskRabbit Elite, but it's really just TaskRabbit who's done a lot of stuff. You don't get [a bigger] cut of your service fee. ... There's no bonuses." Delivery driver Richard concedes that traditional career trajectories of years past aren't mirrored in the gig economy. Instead of ascending the ladder, learning followed by advancement, "you burn out."

Part-time pragmatists are among the archetypes most likely to find this tolerable, as they are pursuing careers independent of platform work. Pragmatist Danny believes that his work in the platform economy "can't last" but sees it as a hugely positive experience nonetheless. He says he'll make some money from it today and move on, being able to look back upon it fondly in the future. In fact, he believes he's learning business skills he will be able to transfer to his medical practice later.

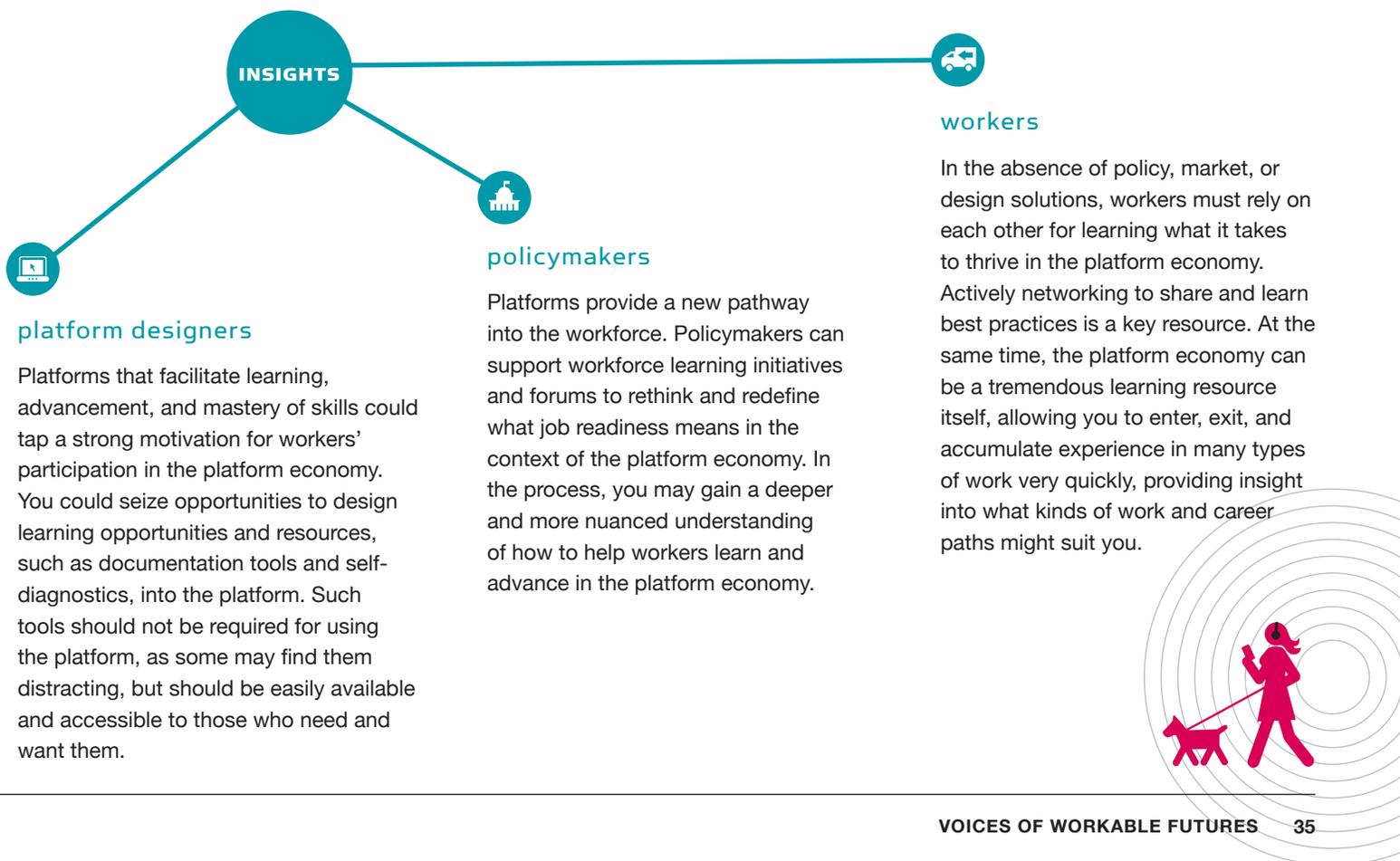
LEARNING BY DOING

Another recurring theme among the workers we interviewed is that the platform economy itself provides unique learning opportunities that can't be found in traditional jobs. "The reason I've continued to participate in all of these [platforms] is I'm learning," our savvy consultant Prabhat asserts. "Everything is teaching me something new, and while we are doing something, there are always new things I'm learning."

"I do all these on-demand platforms as a way to learn more about other people and industries and technology and also fill a little bit of time if I have it," our hustler Jerry explains, echoing Prabhat's sentiments. "I really don't have free time. I could pretty much work 24/7 on my own businesses that I already have, but I think it's important to be balanced, so I try to allocate some time for learning about things that I'm not already familiar with. That's another reason I like to do a lot of it."

As a self-described "school junkie," our consultant Clara loves learning for her work. Still, while educating herself on the various random topics that come her way, she contemplates the downside of spending time on this, acknowledging the uncertain nature of on-demand work. One day she may be researching background information about HVAC systems for a project, but she doesn't know whether it'll be useful for future projects. This is a trade-off compared to her peers working for her ex-employer, where "there's a more traditional path laid out. You know what you're getting into."

Overall, the platform economy provides unique opportunities to work and learn at the same time, though the resources for learning are unevenly distributed across this emerging landscape and tend to benefit those who are highly motivated and proactive.





For many traditional jobs, the rhythm of full-time work is steady: five days a week, eight hours a day, often from 9 AM to 5 PM. In contrast, the platform economy offers random or seasonal rhythms, much more like freelance or on-call work. Platform workers are developing their own methods of adapting to, or even controlling, the dynamic rhythms of their work, strategically moving in and out of workflows to harness the benefits of the fluctuations in demand.

BEYOND THE SET SCHEDULE

For many, it's the ability to fit work into the rhythms of their lives that makes platform work so appealing. Whether it's because they have caregiving roles, religious obligations, medical appointments, or just a desire for extended leisure time, many workers have scheduling needs that the mainstream job market cannot or will not accommodate. Re-entry workers often take advantage of the flexible rhythms of gig work to ease into working at their own pace; part-time pragmatists use platforms to accommodate their lifestyle choices.

For our part-time pragmatist Caitlyn, the allure of transitioning from being a full-time employee at a hospital to being a self-employed contract occupational therapist was the control she gained over her schedule. Her desire was to work when she wanted and to vacation for weeks at a time when she wanted, but “you can't do that when you work full-time at a hospital. That's really why I did it.”

The same can be said for our hustler Erika. As an aspiring actress, she doesn't like to plan too far in advance because she needs to be able to make herself available at a moment's notice for sporadically timed auditions and performances. She recounts, “When I worked in the regular job industry, I didn't have control over my job schedule, and that at times put me at odds with employers and once ended up with me mutually getting fired and quitting at the same time, so it just didn't work out for me.”

COSTS AND BENEFITS OF ALWAYS ON

However, in some cases, the freedom is an unfulfilled promise. Our part-time pragmatist Alan observes that you can't really make a living doing Mechanical Turk in small chunks on your own time: 10 AM to noon and midnight to 2 AM are the best windows, and “to really make money you have to work for four to six hours at a time.”

Juan and his wife, the Airbnb hosts in Miami, are likewise always on—leaving their phones on 24 hours a day just so that they can respond to requests in the middle of the night from their international visitors. But unlike their hustler counterparts, these part-time pragmatists describe their work as hosts as “pretty fun” and experience a level of thrill to be receiving inquiries from potential guests and review updates.

Prabhat takes being always on at home as a worthwhile tradeoff—when he worked in offices and startups he worked less, but saw much less of his family. “The first year of my son's life I didn't see him a lot. When I left, he was asleep, when I got home, he was almost asleep. It sucked. Now I get to see him when he's awake and active.” Prabhat tries to work when everyone else is asleep: taking calls with overseas collaborators in the early morning, doing focused work late into the evening, but napping and playing with his son in the afternoons. “With my wife it's a fine line being at home—sure I could vacuum, but is that what I should be doing?”

DANCING WITH MULTIPLE PARTNERS

Often “work-life balance” gets framed as a tug-of-war between employers and family. But for people working in the platform economy to greater or lesser extents, this binary is a total fallacy. For instance, hustlers adapt to the rhythm of the people and things in their life that make participation in platform work possible—they find dance partners. LaNeisha, for instance, borrows a friend's car to drive for Uber, pushing her to adapt her schedule to the times when her friend's car is available.

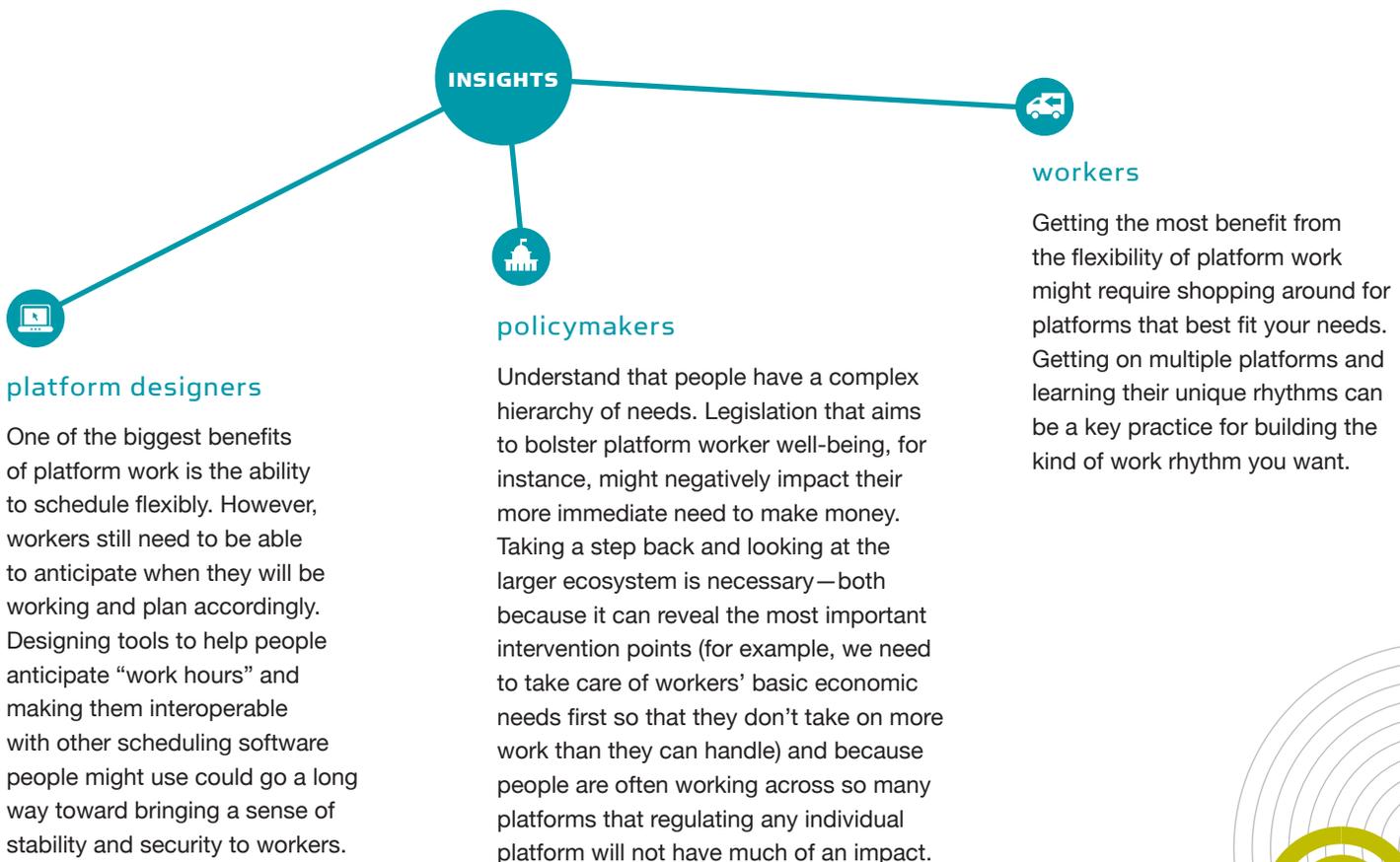
This is in contrast to part-time pragmatists, whose lack of dependence on platform income allows them to be selective about the kinds of work they choose in a way that other archetypes often cannot be. Carly, the stay-at-

home mom in rural Arkansas, accepts or declines tasks based on whether they're in sync with her children's schedules. In fact, she doesn't take on any gigs that require her to be on the phone—and therefore unable to respond to her newborn son—for more than five minutes at a time. She prioritizes her son over her work, so she skips job opportunities that don't fit this schedule.

Pragmatist Caitlyn now dances to a different tempo based on her Airbnb activity. Depending on the income she earns from renting out her Manhattan apartment in any given month—while not selling out every night of the month to avoid tipping off her landlord—she adjusts the number of hours she spends working her “day job.” If she needs more money, she simply

texts a recruiter at a temp agency to see if any jobs need to be filled that week. While her Manhattan apartment is being used, she stays with her parents in Brooklyn, which might push her to take work in that area that she wouldn't otherwise have accepted. Here, we see the domino effect of platform work on her life's daily rhythms.

All in all, these archetypes suggest that much more scheduling flexibility exists in the platform economy than in most jobs in the traditional economy. However, for certain archetypes, particularly those with less specialized skills, earning enough income from platform work means adapting to the rhythms of the platforms they work on, which are often at odds with the work and social rhythms of family and friends.





location

Most traditional jobs are performed at predetermined, fixed locations. Many platform gigs, on the other hand, are location dependent and not evenly distributed, meaning the likelihood of getting certain gigs changes depending on the worker's location at any given time. Platform workers are learning to navigate (and sometimes game) the relationship between location and value.

BEYOND THE WORKSITE

Across many of the archetypes, we see a strategy of learning the geography of gigs. Full-time gig worker Richard began to position himself in certain San Francisco neighborhoods to obtain the kinds of gigs that interested him on any particular day. Part-time pragmatist Danny came to learn where pockets of high demand existed in Miami so that he could be sure to maximize the time he spent on the ridesharing platforms.

While some workers chase demand from hour to hour, others rely on and plan around predictable patterns. At Luxe, the on-demand parking valet service, full-time gig worker Oliver paid attention to which neighborhoods had the most activity and when the high-demand hours were, to maximize profit. But when Luxe changed its pay structure, that deterred him from going the extra mile, and he simultaneously learned how to game the system to make their minimum wage with the least effort possible. "I would go to a very isolated area of service and just get on my phone and start applying for [other full-time] jobs." Because the platform guaranteed a flat base rate per shift, Oliver would strategically relocate to low-demand areas in the city, sign in to the platform to make himself available for work, and make \$12 per hour even when no work presented itself.

In some cases, platforms can invert the conventional wisdom about how valuable a given location is. Juan and his wife found that while their home's proximity to an airport might diminish its value as a family residence by traditional housing market standards, it makes it more valuable as an Airbnb property that appeals to travelers.

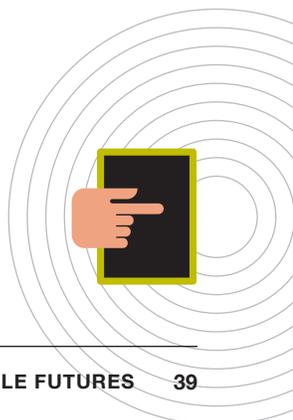
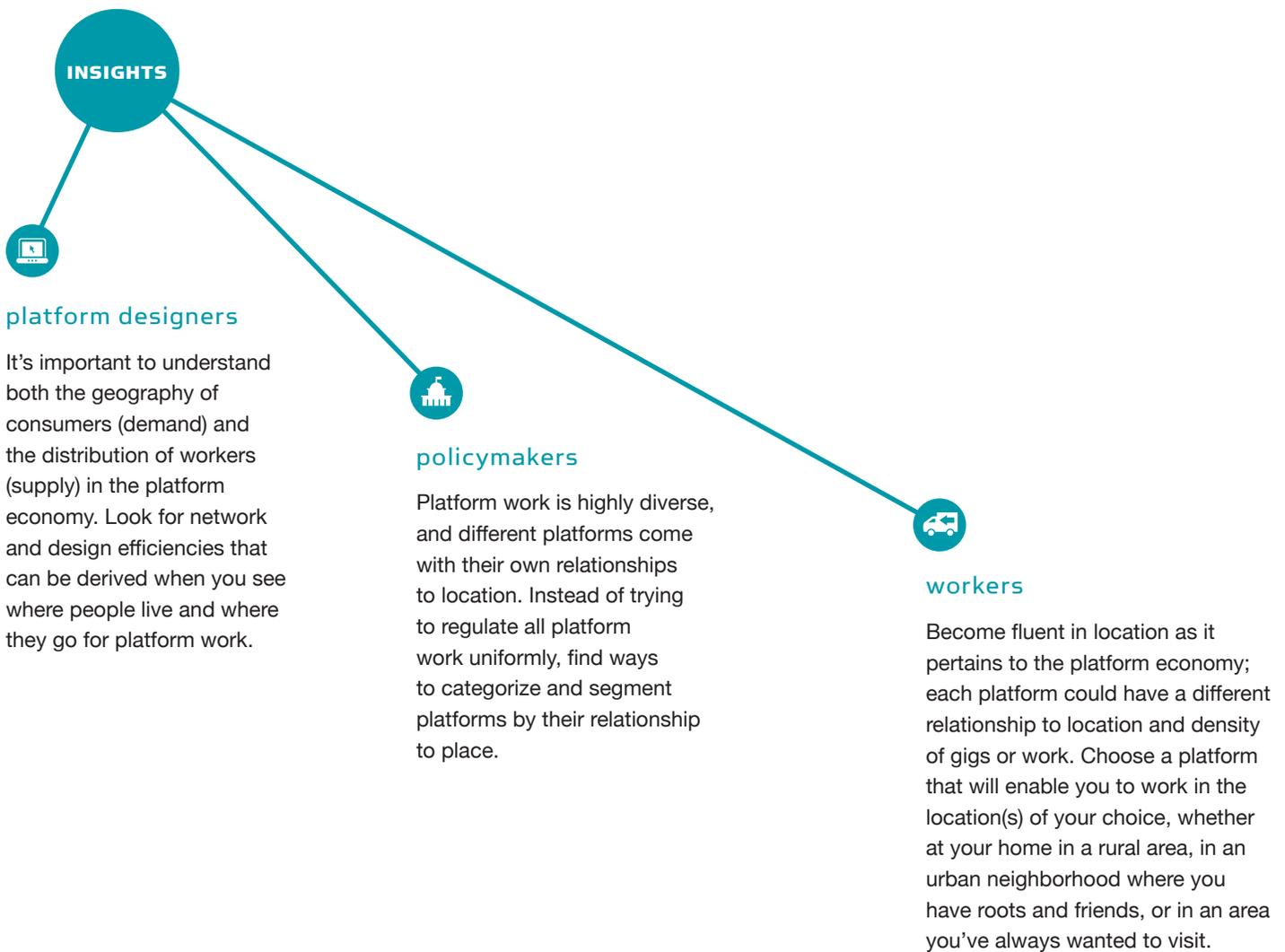
A NEW GEOGRAPHY OF OPPORTUNITY

The platform economy's dynamic nature can transform the geography of opportunity. Even the most "local" services are subject to variations of supply and demand across a region. "[My friend] lives in Oakland, but she drives out here," LaNeisha said of a Lyft driver friend. "She said she likes Frisco money." Alameda resident Richard concurs: "Everything is in San Francisco. There is no money in East Bay. It doesn't do anybody any good to work in East Bay for either of these platforms because there's no money." What this means is that, effectively, platform workers commute too. Whether it's a 30-minute drive across a bridge or in lab rat Seda's case, a plane ride and an Uber ride away, some gig workers have to travel outside their geographical boundaries to find the work and pay they want.

We also see platforms that break down geographical boundaries, allowing rural or remote workers to do work that is not in sufficient demand locally. And platforms make it possible to earn a higher wage while living in places where wages and cost of living are generally lower. "You always think about jobs being outsourced to India or the Philippines," part-time pragmatist Carly explains. "People in Australia and London are paying me \$15 an hour to do [administrative work] because their minimum wage is a lot higher. ... It's weird that jobs are outsourced to America." From time to time, she also picks up gigs from within the country—places like San Francisco where labor costs are generally higher.

Our re-entry worker Roland is another case of someone whose location hinders him in the real world and who seeks work in the digital world as a consequence. Living in New York "makes everything harder," according to Roland. He illustrates the tough economic climate: "It's like a whole bunch of people fighting for one piece of bread. Three hundred people in the room for that one piece of bread."

The platform economy transforms the geography of opportunity in powerful ways. While migrant workers have long chased demand across physical space, the platform economy creates new ways to identify demand for work by location and, in some cases, to chase it without having to physically relocate.⁹ That said, working in different time zones from where one resides and commuting to chase opportunities regularly present their own challenges.





value

In the traditional economy, compensation is comparatively predictable. Salaried workers generally know how much income they can expect in a given pay period. And set policies and processes often exist for negotiating promotions and pay increases at predictable intervals. The platform economy, for the most part, does not have this infrastructure. Workers nonetheless find ways to anticipate and track their compensation and to optimize their platform work to redirect more value to themselves.

DOING THE MATH

Some platform workers have developed their own techniques to build predictability into their income streams. Part-time pragmatist Alan calculates how much he needs to earn to support his lifestyle in a given month, then breaks that down by day. He's created software tools that allow him to monitor his earnings as he works, and when he hits his daily target he knows he can safely take the rest of the day off if needed.

Others, though, have found the lack of predictability to be a deal breaker and have left platforms for that reason. "I pretty much lost interest in doing any work for Uber or Lyft because I could not get accurate information as to how much I was going to be paid . . . They make it sound like you're going to make a lot more money than you are," criticizes our hustler Jerry. When he actually sat down and calculated how much he was making on the platforms, he decided it wasn't worth his while at all.

FAIR SHARES AND WAYS TO INCREASE COMPENSATION

Many platform workers we interviewed expressed frustration at how large a cut the platform was getting for every transaction, and some workers had found ways to cut the platform out of the equation altogether. "I've taken clients off of Elance that I've worked with for years, and I trust them to pay," reveals our freelancer Ramona. "I was like, 'This is stupid. Let's just go directly through PayPal.' That's what I do now, and it's a lot easier for both of us. Elance actually frowns on that, but I think there's a limitation to how much they can enforce exclusivity."

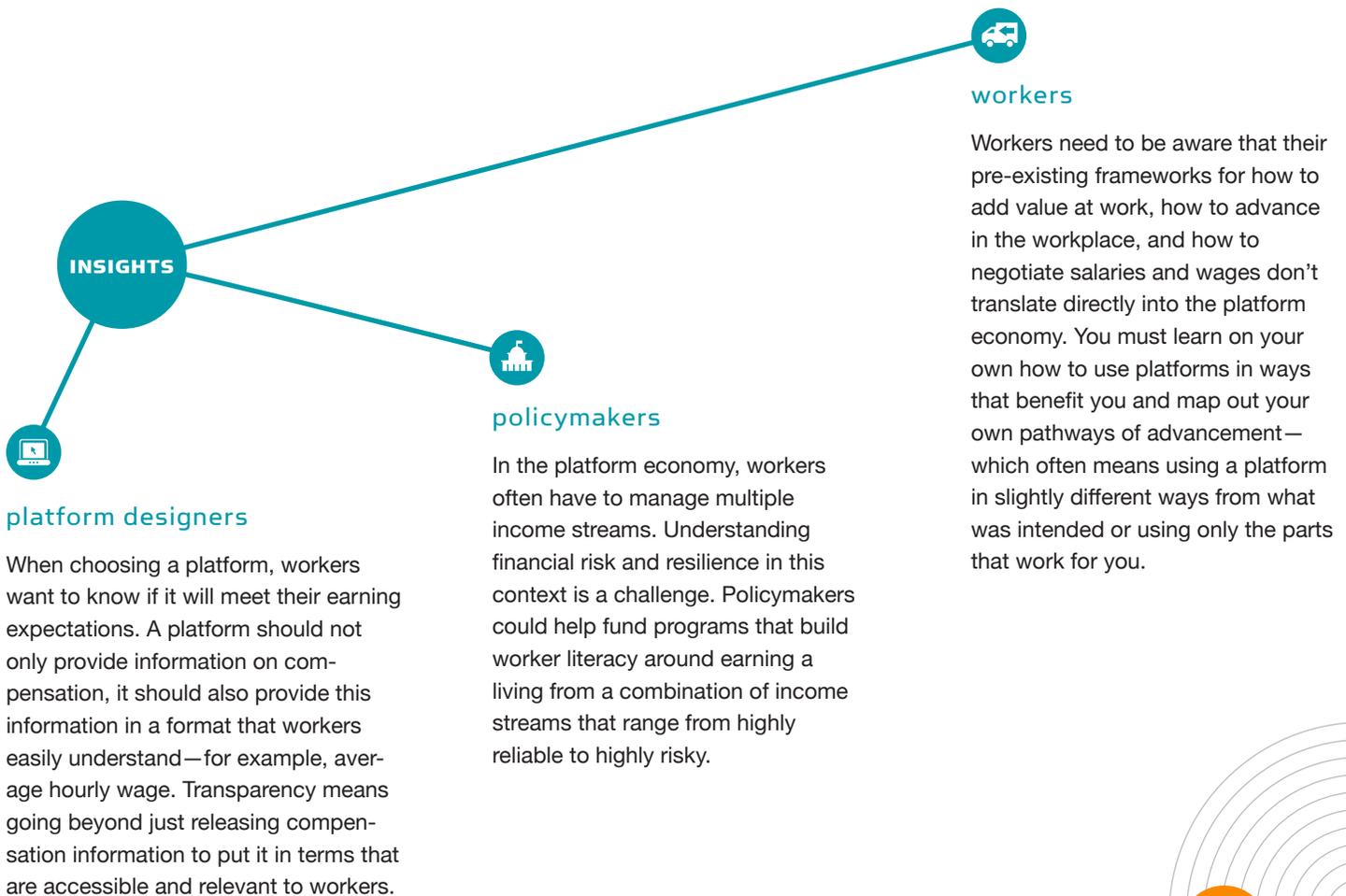
But for some, there is reason to stay on the platform. Our part-time pragmatist Angela finds value in staying on DogVacay, which includes a vast customer base, insurance coverage, seamless transactions, and live customer support—which rescued her from one dangerous episode with an unruly dog. In many ways, the platform provides a solid infrastructure and assumes a lot of the risks so that she can focus on what she most loves doing—spending time with dogs. That is enough to give her pause about her previous dream of starting her own dog walking business. "It's difficult to build that client base from scratch, so DogVacay is a great alternative," she concludes.

Some workers have found ways to demonstrate their value that go beyond the features designed into the platform, like ratings and reviews, to increase their compensation. For instance, Ramona uses the tag "native English speaker" in her Upwork profile to distinguish herself from workers from other parts of the world—and to command a higher rate. She also adds an offer for "unlimited free rewrites" into her description of services as a way of signaling her confidence in delivering quality work that goes beyond what the platform offers.

Others have found that adding photographs is an essential skill on platforms, as photos can have a huge impact on how they themselves and the goods and services they sell are valued and perceived. And sometimes getting the most compensation or value out of platform work involves double counting activities one already does as part of life. Part-time pragmatist Carly keeps her clients in mind while she's on social media and posts articles to Facebook that she thinks they'd find interesting as she goes about browsing the web, so her social media time double counts as entertainment and work.

LOOKING BEYOND THE PAYCHECK

Some archetypes are likely to double count, but in a slightly different way. They employ a strategy of looking for additional value beyond the monetary compensation they get from any gig. Hustler LaNeisha’s doctor had advised her to have stomach surgery to reduce her weight. “That motivated me,” she says. “I was like, ‘Okay, I need jobs where I can move around a lot.’” She looked into Luxe, the on-demand parking valet service, because it would allow her to run around and be on her feet all day. (However, consonant with her archetype, she shuddered at the platform’s full-time-workers-only requirement.)





assets

Traditionally, workers' assets have been their skillsets, their time, and their labor. Physical space, product inventory, equipment, and the like were generally the assets that belonged to organizations. However, platform work is allowing individuals to redefine many possessions and aspects of their lives as moneymaking assets. Physical spaces like bedrooms or closets, possessions like vehicles, and even circumstances like location are sources of value that are now exchangeable on platforms for money or other forms of compensation.

BEYOND LABOR AND CAPITAL

In the platform economy, if people are motivated to look, they can often identify assets that they didn't realize they had. Hustlers, in particular, are acutely skilled at turning everyday things into revenue streams.

LaNeisha lives at the intersection of three densely populated neighborhoods in San Francisco: the Financial District, North Beach, and Chinatown. She saw an ad for Roost, a storage and parking space rental marketplace, and thought of renting out her closet. A few Google searches later, she discovered that her zip code was one of those in highest demand in the city. Intrigued, she began to correspond with a Roost representative to confirm, "Is it possible that I can charge more because I live close to the Financial District?" She quickly found a taker who offered \$290 a month to rent her closet.

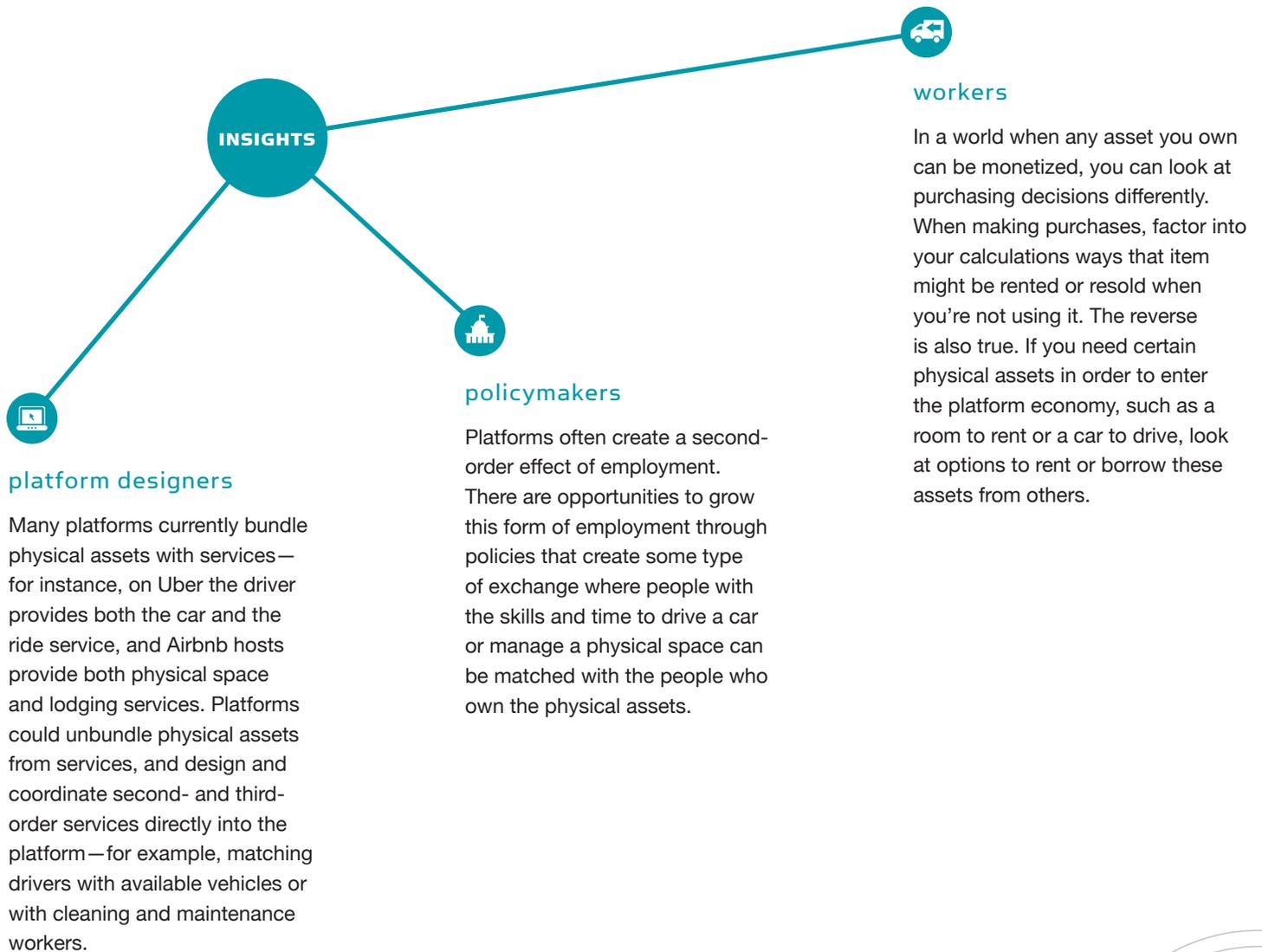
Similarly, eBay power seller Doreen has turned her five-bedroom house into her center of operations, warehousing inventory (thousands of items) and fulfilling 30 to 50 orders daily with IT support from her husband and up to a dozen other employees.

SEEING ASSETS IN EVERY ACTION

While labor has always been an economic asset, the platform economy greatly expands when and where people can monetize that asset, and also makes it possible to monetize items not previously seen as money-making assets, such as bodies and vehicles. Our hustler Seda, a Miami artist, has turned her body into an asset by participating in clinical trials for pharmaceutical companies. While these kinds of opportunities have always existed, platforms make them much more visible, make participation more efficient, and allow people to more easily monetize their willingness to be subjected to experiments.

Part-time pragmatist Danny calculated the math to optimize every action related to turning his car into a revenue-generating machine. When he first started, he did what the RelayRides platform intended for him to do: rent out his Nissan GTR for extra cash. Then day by day, he got smarter about the process and the expenses related to each rental. He started with washing the car himself instead of sending it to the car wash, shaving off \$160 a month. Then he stopped renting out a car for his own use when his Nissan GTR was out with a customer and instead redirected that money toward making monthly payments on a new car that he used exclusively, leaving his GTR solely for rental (plus saved himself five hours of waiting at the car rental counter). Then he started converting his RelayRides customers into new Uber or Lyft customers and had them use his referral code, which generated free rides for himself, spurring additional savings on the expenses related to completing a RelayRides transaction. Things got the most interesting when Danny experimented with putting customers on his personal auto insurance policy. He figured out that it was cheaper for both him and his customers to place additional drivers on his policy on a daily prorated basis than it was to buy the standard RelayRide insurance add-ons. Danny has been able to increase the amount he earns on RelayRides by \$1,000 a month by turning his car, his Uber and Lyft accounts, and his insurance policy into assets, not expenses.

In this economy, we're seeing the boundaries blur and disappear between work, life, and commerce. As workers strategize to uncover new assets they can leverage, they reveal a shift in how people evaluate the places, people, and objects in their lives.





identity

For many people, their profession is a central part of their identity, and their co-workers provide them with community and a sense of belonging. Many kinds of platform work do not offer traditional career-based identities, but they do enable workers to think of themselves in new ways—as entrepreneurs or small business owners, for example. Platform workers can also leverage shared experience (for example, as Uber drivers in the Bay Area) to create a sense of community identity on the fly, connect with one another, and learn and problem-solve together. Many platform workers unbundle identity from work and find identity elsewhere, by rebalancing work and money with meaning, fun, and fulfillment.

BEYOND CAREER-BASED IDENTITY

While some platform workers struggle to find the sense of identity they had in the traditional economy, others have found that the platform economy is uniquely compatible with their existing identity. Particularly those who are highly skilled and educated and have had a previous career in the traditional economy are able to continue identifying with the work they do in much the same way as before their move online. Consultants and freelancers continue to work reputable, recognizable jobs from which they can derive an identity. Thus Simon, our semi-retired financial analyst, has much the same workflow and business network as in his days with Big Four accounting firms.

For other worker archetypes, the platform economy may not offer the same opportunities for building a career-based identity that the traditional economy does, but it offers new and unique ways to leverage and embrace their identities. Entrepreneurial re-entry worker Ed has used Lyft as a platform for leveraging his own identity to work on issues that matter to him and his community. He mentioned a spate of incidents in which LGBTQ people have been discriminated against, being passed over by taxis and even kicked out of Uber cars. Driving in drag gives him an opportunity “to create an environment where people can fully feel like they can be themselves.”

He drives for Lyft with a specific goal of educating people about his community and creating a safe space for LGBTQ passengers. He has taken on the role of a sort of therapist for riders, being able to share himself and his experience with others, as well as help others to understand LGBTQ issues and perspectives. “When I first started doing this ... I really took a risk, and then I found out that not only did people accept it, they loved it,” Ed explains. “I could potentially help save lives. That’s a huge benefit.” Driving for Lyft, he’s able to embrace his own identity in a way that might not be possible if he were driving a conventional taxi.

CREATING NEW COMMUNITY IDENTITIES

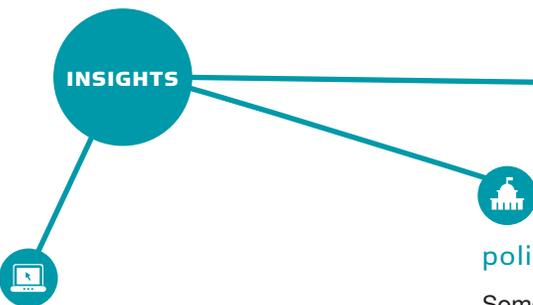
The platform economy does not offer workplaces for the most part and thus doesn’t offer workplace-based communities as a source of identity for workers. But platform workers are developing their own new community identities. For instance, entrepreneurs Mateo and Alé have joined a group of EatWith hosts. Their community is based on likeminded interests and mentality: “They like to talk about the food and they believe in relating to people through food, through a dinner on the table.” This community offers these young bachelors living in the Big Apple a sense of belonging they wouldn’t otherwise have, as their family and friends live in Mexico.

We also see communities of platform workers that are based less on shared passion and more on shared experience and connection to place. Full-time gig worker Richard explained that he would see other Instacart shoppers in passing at the grocery store and they would begin to chat, vent, and swap stories. He felt that something like a community was beginning to emerge before changes in the platform inadvertently undermined this. When he started, Instacart workers were responsible for both the shopping and delivery of an order. But then Instacart began to segment the work process by having in-store shoppers distinct from delivery drivers, and this fragmented the community that was beginning to form.

The most common communities we see emerging from the platform economy are pragmatic communities for exchanging knowledge and strategies for platform work. In some cases, the platform itself provides these or directs workers to them. Re-entry worker Ninaska, for instance, was able to find a Lyft

mentor on a driver-run Facebook group, who was able to teach her best practices. Re-entry worker Alan has relied on online message boards to learn tips and tricks for finding the highest-paying gigs. Roland, our re-entry worker in Brooklyn, was able to recruit a motivation buddy on Reddit to help him maintain progress toward his goals. While some people seek communities that would shape a new kind of worker identity, platforms are even more inconsistent than organizations in facilitating those communities. While some self-organized communities are emerging that serve the purpose-articulating function of some organizations, many platforms are intentionally transactional.

We are seeing new identities emerge across platforms—whether it's one of being freelancers, 1099 workers, the contingent workforce, or other rallying points for people who share structural vulnerabilities in the platform economy. Websites like Coworker.org are attempts to give voice to these communities—an ad-hoc, flexible form of collective organizing for a time when labor unions are legacy institutions operating far from the reality of platform-economy workers.



platform designers

It's important to think about the wide range of worker identities that must be designed for. Designing for someone who identifies as an entrepreneur is very different from designing for a part-time pragmatist. Understanding these different identities is a good way to explore services a platform might provide its workers, from information on what is required to be a small business owner to guidance on how to turn small assets into cash.

policymakers

Some platform workers are more vulnerable than others. Many come with enormous assets, skills, knowledge, and reputation, and they are now finding very efficient mechanisms in the platform economy to earn a livelihood. Others, though, are experiencing challenges because they come into platform work with the expectation that platforms are organizations with all their attendant benefits. Understand which identities are more and less portable into the platform economy and identify gaps that need addressing with supportive policy measures.

IDENTIFYING WITH LARGER AGENDAS

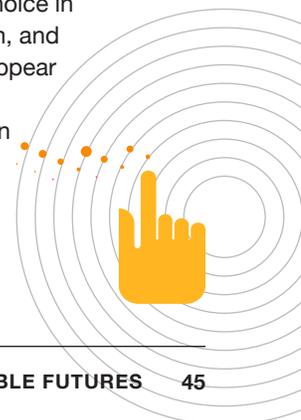
Part-time pragmatists, re-entry workers, full-time gig workers, and hustlers may have personal agendas that loom larger than their identification with their work commitments—they may be navigating a life transition, paying for an education that will move them into a traditional career, financing a goal like traveling or purchasing property, buying themselves time to heal, or advancing a vision of their own creative work in the world. For our hustler Erika, developing her talent as an actress is more important than maintaining a steady job that wouldn't allow her to dash off to auditions at a moment's notice. Part-time pragmatist Angela wants the flexibility to travel, and her work for DogVacay gives her this.

Some kinds of platform work re-engage people with their local communities and thus help them identify with larger concerns they may not have cared about before. Part-time pragmatists, for example, have reasons to interact with their neighbors, to care about tourism, and to serve their communities in ways that are genuinely novel. Juan and his wife are as thrilled about the people they're meeting as they are about the income they're generating from renting out their spare room on Airbnb. Angela is meeting other dog lovers in her neighborhood through DogVacay.



workers

New entrants are coming to the platform economy all the time. When choosing a platform to work on, be mindful about looking for one that aligns with your own aspirational identities, salary requirements, and the meaning you want to get out of work. You have a choice in selecting your platform, and many platforms that appear similar on the surface may be very different in terms of the identities they align with.



conclusion: something gained, something lost

How can society blueprint a generation of positive platforms to maximize the advantages of platform work and minimize the disadvantages? How can we create opportunities and enable sustainable livelihoods for broad swaths of the population?

The platform economy, viewed through the experiences of today's pioneering workers, points to both benefits and pitfalls of working on platform. Something is gained, but something is also lost in this transformation of the labor economy, and the balance between gains and losses will make all the difference for millions of workers over the coming decades.

This is a threshold moment when policymakers, platform designers, and workers themselves all have a hand in shaping our collective future experiences to maximize gains and minimize losses. The new work platforms, after all, are not pre-ordained. Humans design them, and humans can shape their design with the goals of opportunity, equity, and fair play in mind.

Together we can make a workable future for everyone.

What's better about working on-platform

income flexibility

- Building potentially higher income streams
- Supplementing traditional sources for short-term goals
- Creating buffers against uncertainty
- Increasing personal economic resilience
- Providing stopgap income

time and task flexibility

- Setting one's own personal daily rhythms
- Taking vacations as desired
- Pursuing growth opportunities as they arise
- Supporting creative pursuits
- Choosing tasks that serve personal values
- Being one's own boss

lower barriers to entry

- Leveraging skills over work history
- Building reputations for performance quickly
- Overcoming obstacles due to age, disabilities, or family obligations
- Avoiding discrimination due to appearance
- Performing well without strong people skills

learning opportunities

- Building and discovering new skills
- Taking advantage of online learning resources
- Accumulating experience in many types of work quickly
- Gaining insight into most suitable career paths

amplified leverage

- Reaching more potential clients
- Developing personal brands
- Taking advantage of opportunities without relocating
- Turning existing assets into revenue streams
- Minimizing risk while focusing on labors of love

income and job insecurity

- Maintaining even workflows
- Adapting to changing platform policies and pay structures
- Managing minimal income streams to establish reputation
- Retooling as platforms automate
- Competing within an increasingly global labor market

stress of always-on

- Separating work from personal life
- Chasing work continuously
- Aligning platform rhythms with work rhythms of friends and family
- Adapting work shifts to global time zone differences

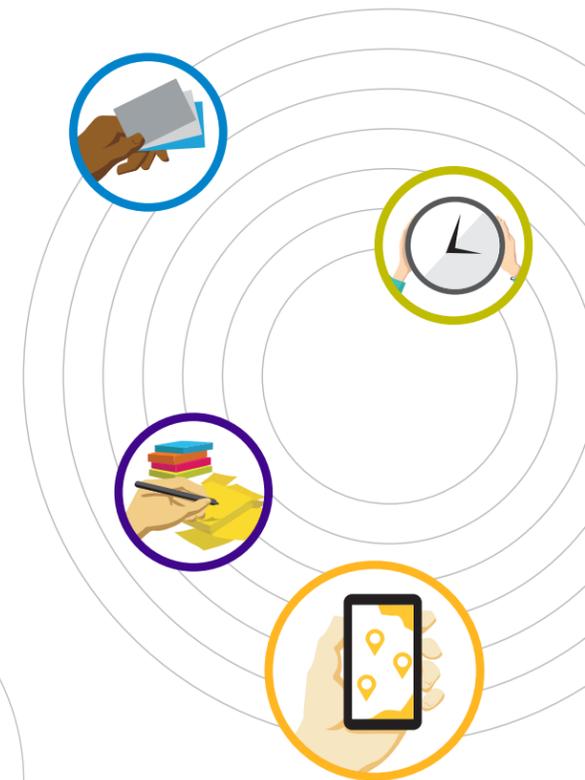
isolation

- Investing extra effort to build communities of work and friendship
- Relying on self-discipline and personal time management
- Finding non-obvious or sometimes expensive paths to training and development
- Providing one's own health insurance and other benefits

limits to growth

- Avoiding dead-end work with no possibility of advancement
- Struggling to scale up work with support of others
- Overcoming barriers to building personal brands on some platforms
- Building direct relationships with future customers and clients

What's harder about working on-platform



appendices

APPENDIX A | RESEARCH METHODOLOGY

Approach: Ethnographic Foresight

Voices of Workable Futures is an ethnographic foresight study. It's aligned with practice theory and the notion that everyone makes the future with their everyday actions—simply by going about their day-to-day life. Entrepreneurs, designers, and platform programmers are not the only ones making the future of the platform economy; the millions of people who rearrange their habits large and small to participate in it make the platform economy.

Ethnographic foresight relies on participant-observation by researchers and in-depth interviews conducted in places of significance to the participant. It places an emphasis on emic definitions of key cultural concepts such as “work” or “family,” agency and decision making, dynamic mapping of changing life circumstances, and family/community context over time. This approach seeks to use firsthand reflections and ethnographic detail to challenge and reframe dominant narratives of a topic, in this case the “gig,” “on-demand,” or “platform” economy.

Research participants are asked to reflect on key turning points in their lives and to map the resources they drew upon and decisions they made at those times. Reports of participants' past and current experiences along with researchers' firsthand observations of behaviors and places are combined with expert-driven foresight research to imagine individuals, families, and business partners in situations that have not yet occurred.

Recruitment Strategy

IFTF adopted a varied approach to recruitment, with emphasis placed on eliciting participation through channels that platform workers already use to find work. The recruitment process took place over the course of August and September 2015. Diversity and authenticity of perspectives was key to the study and the recruitment strategy was designed to elicit that. Recruitment posts were placed on Craigslist as well as targeted Reddit and Facebook forums—all three of which were frequently cited as the way participants happened upon the platform economy for the first time. In addition, a large emphasis

was placed on reaching out to individuals on the platforms themselves—Airbnb, Dog Vacay, Etsy, Upwork, EatWith, RelayRides (now Turo), and more. In addition, Fancy Hands taskers were hired to promote and repost recruitment notices through additional channels, and IFTF staff and affiliates distributed recruitment notices through social media, though the number of participants connected to the larger IFTF network was kept to a minimum to avoid any bias.

All prospective participants took a brief online intake and screening survey, eliciting basic information including platforms worked on, income, proportion of income made on platforms, kind of platform work, household composition, demographic information, prior work experience, intention to increase/decrease/cease work on platforms, and free-response impressions of the platform economy, amongst other things. Of the 245 individuals who took the survey, 45 were selected for additional phone screening, and IFTF research teams ultimately ended up conducting 31 interviews of individuals, families, and business partners for the study. See Appendix B for a detailed snapshot of the recruitment grid and the key assumptions IFTF made to fulfill it.

This research was limited to the United States. IFTF selected four metropolitan areas to focus on geographically for the in-person interviews—balancing city size and regional representation with the penetration and adoption of on-demand platforms: the San Francisco Bay Area, New York City and surrounding suburbs, Miami and surrounding suburbs, and Chicago and surrounding suburbs. Within each geographic hub, participants were selected from a variety of locations, including urban and suburban areas.

Due to the geography-redefining nature of platform work, “virtual” participation was treated as a fifth geographic focus area. Participants were recruited in rural areas, in geographic regions outside of the four chosen metropolitan areas, and included American expatriates living overseas but working primarily for clients in the United States.

APPENDIX A

Recruitment was balanced by several factors including the following, roughly descending in order of influence on selection (again, see Appendix B for full list of factors taken into account): type of platform work (driving versus consulting versus tasking, for example); educational attainment; duration/level of participation in the platform economy (months/years participated; average hours per week); age (max variety distribution); gender (equal distribution); race/ethnicity (50 percent nonwhite participants); and household composition. Participants included some who had tried platform work and stopped, to better understand the barriers to platform work that some face. Participants also represented the mix of attitudes toward the platform economy, from grateful to resentful. On this note, no attempt was made to balance or constrain positive or negative attitudes but simply included the variety encountered.

Interview Protocol

Interviews were semi-structured, following the interview guide shown at the end of the appendix. Interviews (both in-person and virtual) were conducted when possible in the home or in another place significant to work life, which in practice included cafes, libraries, and cars. All interviews were recorded and transcribed, and photos/screenshots of technologies, spaces, websites, and app interfaces taken by both researchers and participants were considered in analysis. Brief videos were shot for internal research purposes only.

Observational Data

In addition to interviewing participants, researchers conducted their own work activities within the platform economy—getting rides with Uber and Lyft and conversing with drivers, renting cars through Turo, staying in Airbnb rentals, dining with local cooks in their homes using EatWith, and using microwork platforms such as Upwork and Rev for transcription and other research services. Some researchers even signed up on platforms to offer services themselves. These firsthand observations, as well as observations of research participants' surroundings and actions, were captured in field notes and added to analysis.

Analysis

Visual, verbal, and observational data was tagged, coded, and subjected to numerous rounds of open-ended thematic analysis alongside a literature review.

APPENDIX B | RECRUITMENT

The recruitment process was designed to select a diverse group of individuals that represented a wide array of circumstances and perspectives. The recruitment grid below was developed as a way to track the spread of attitudes and points of view represented by the array of interview subjects that were chosen, based on their online intake surveys and phone screenings.

**Please note that some participants declined to answer some questions, so not all categories add up to the total of 31 respondents.*

Age	
18-24	3
25-29	8
30-34	5
35-44	8
45-54	4
55-64	1
65+	1

Gender	
Female	17
Male	13

Currently earn income on platforms?	
Yes	26
No	3

Use skills acquired through formal training when working on platform	
Yes	19
No and Neutral	9

IN ADDITION to earning money on these platforms...	
Caregiver or home-maker	2
Business owner	8
Working one full time job	4
Part-time student	2
Working one or more part time jobs	8
Full-time student	2
I work full time on these platforms	5

Over the next year, plan on ...	
Working the SAME number of hours as now	10
Working MORE hours than now	13
Working FEWER hours than now	2
LEAVING all platform work	3

Primary motivation for doing this work	
Need work with flexibility	13
Need money to pay the bills/get by	6
Increase my savings	2
Supplement primary income	5
Networking or professional purposes	5
Variety	1
Other (no other jobs, creative, keep busy)	3

Skill level -based on the skills they use in their on-demand work	
High Skill (i.e. Hire an Esquire, Catalant, Clarity)	8
Mid Skill (i.e. Upwork, 99 designs, Etsy, Angie's List)	8
Low Skill (i.e. Handy, Mechanical Turk, Uber/Lyft)	14

PRIOR to earning money on these platforms...	
Unemployed and searching for work	6
Working one full time job	15
Working one or more part time jobs	6
Student	1
Retired	1
Stay at home parent or caretaker	1

APPENDIX B

What they were looking for in platform

Opportunities for upskilling	4
Income potential (high or not)	13
Opportunities for growth	4
Stability of income	7
Volume of opportunities	7
Ease of use	6
Control over choosing which jobs to take	9
Not afraid of bias in finding work	2
Social values or mission of company	5
Opportunity for community/socializing	7
Transparency of data, feedback, and criteria	3
Work, frequency/immediacy of payment, convenience	8

Current living situation - (also see G32)

Alone	7
Roommates	3
w/ partner	7
w/ partner and kids	5
Solo w/ kids	1
Other (back with parents, or multigenerational family home)	4

Opinion of platforms they work on (based on phone screen Q / online Q)

VERY positive	7
Positive	6
Unsure	2
Negative	1
VERY negative	2
Mixed	3
Other	2

Ethnicity

White/Caucasian	13
Black/African American	6
Hispanic/Latino (incl Hispanic/White)	5
Asian (incl east/south asian)	5
Native American	1

Highest level of education attained

High school graduate (or equivalent)	1
Some college, no degree	4
Associate's degree	2
Bachelor's degree	12
Master's degree	8
PhD	3

Household (also see A99)

Single income NO children	14
Single income WITH children	2
Dual income NO children	7
Dual income WITH children	3
Multigenerational household with multi incomes	2
Multiple, financially independent adults	1

How long engaged in platform econ

< 3 months	3
3-6 months	3
6-12 months	7
1-3 years	8
3+ years	9

Typical week, # of hours on platforms

1-10 hrs	4
10-25 hrs	11
25-40 hrs	10
40-55 hrs	4
55+ hrs	1

Proportion of annual income made on platforms

1-25%	3
25-50%	4
50-75%	8
75-95%	8
95-100%	6

Use a car to do work

Yes	11
No	19

Use another large investment like home to do work

Yes	10
No	20

Where do you work?

In my home	18
in my neighborhood	2
In my city	8
Downtown	3
In another city	2

Location

In city	18
Suburbs	7
Rural (marin, westchester, washington NJ)	3

How did you find out abt platforms?

Friend referral	10
Criagslist	3
Online searches	9
News media	4
Snail mail	1
Other (Indeed, social media, case worker)	4

Native language

English	18
Spanish	6
Other	4

Language spoken at home

English	18
Spanish	3
English and Spanish	1
Other	3

Annual Income (Individual)

Under \$25k	6
\$25k-\$50k	10
\$50k-\$75k	3
\$75k-\$100k	4
\$100k-\$150k	2
\$150k +	1

Annual Income (Household)

Same as individual	12
Under \$25k	1
\$25k-\$50k	3
\$50k-\$75k	3
\$75k-\$100k	4
\$100k-\$150k	2
\$150k-\$200k	0
\$200k+	1

Primary Platforms

Lyft/Uber/sidecar	6
Upwork/Elance/oDesk	5
Airbnb	3
Ebay	3
Mechanical Turk	2
TaskRabbit	2
Catalant	2
Dog Vacay	1
Rover.com	1
Shift Gig	1
GlamSquad	1
Craigslist	1
Instacart	1
Clarity	1
Etsy	1
Advantis Global	2
Care.com	1
Udemy	1
Gigwalk	1
Easy shift	1
Handy	1
RelayRides (now Turo)	1
Hire an Esquire	1
Usertesting.com	1
Luxe	1
Roost	1
Washio	1
GLG	1
EatWith	1
Guidepoint	1
Order Ahead	1
guru.com	1
Clickworker	1
Betabrand	1
Survey Feeds	1

APPENDIX C | INTERVIEW GUIDE

Research objectives:

- » To understand the **variety of work and worker experience in the on-demand economy** by mapping workers across the spectrum of skills, asset requirements, and engagement levels.
- » To understand the worker in the on-demand economy in the **context of past and future work, learning, and life goals**.
- » To map important **life transitions and turning points shaping narratives** of adoption and participation (or aversion) in the on-demand economy (including motivation and ability).
- » To understand the **emerging practices** on-demand economy workers are **inventing to adapt and “hack”** the platforms themselves.
- » To describe the emergent **ecosystem of resources** (people, places, tools, practices, services, on/offline communities, and such) workers rely on to perform tasks in the on-demand economy and maintain their livelihoods.
- » To understand anticipated interpersonal and societal incentives shaping **work trajectories** in the on-demand economy.
- » To understand **workers’ views about the future** of work, the on-demand economy, and the evolution of platforms over the next five years.

Note on language for interviewer: Ethnography seeks to understand people’s lives in their own terms—and there are a lot of terms, ours and others’, that may or may not resonate with you. There are questions on the phone intake and in the first few questions of the in-person guide that elicit people’s preferred terms. Our terms are bracketed in the guide—please use people’s own preferred language.

Pre-work and Prep

The interview will last two hours. As part of the interview process, we would like you to prepare a few items in advance:

- » Complete the short survey of background information. This survey collects basic demographic data that supports analysis of the interviews as a whole.
- » Complete a short intake by phone. We’ll follow up and clarify some information from the survey, and also talk scheduling to see if it will be possible to include you in the in-person interviews.
- » Think about a typical week of work and take five to ten pictures/screenshots of the physical and digital resources that support your work. We will use these pictures during the interview.
- » Create a list of the current platforms you use for work and the kind of work you access with these platforms. Identify all platforms you use currently that provide an income stream and list the requirements for your participation (skills, assets, level of engagement, and so on). Bring this list with you. We will reference the list during the interview.

Preamble and Consent (5 minutes)

Institute for the Future (IFTF) is a nonprofit futures research organization. We are conducting interviews as part of our forecasting research on the future of work and the on-demand economy. We want to understand the people who work in the on-demand economy and key experiences (in work, learning, or life) that have shaped your participation in the on-demand economy. We also would like to learn more about how people relate to the companies (and their apps and platforms) that offer work in the on-demand economy. We're interested in understanding the range of tasks you perform for income across different platforms, and we want to know more about their requirements for participation (for example, skills, assets, engagement).

Interview questions will focus on the way you work: your daily routines, the kinds of technology and platforms you use, the resources you use to perform tasks, and the key things you've done and learned while working in the on-demand economy. We are interested in your story and want to learn about how you became part of the on-demand economy workforce, and how you see it changing around you in the next few years. We're interested in the risks and rewards you see for yourself and others working in the on-demand economy over the next five to ten years.

- » To get started I need your permission to record this interview and use the pictures you took beforehand. This is a consent form, that states what I just told you, and outlines the conditions of participation and how we'll use what we collect. We will never use your name or alias on any platform in any publication, so the risks to you personally are minimal.
- » We'd also like to get your permission to film a one-to-two-minute video of one of your responses to a question in the interview. Please let us know if we have your permission. It is optional. [Go over details of video release. And during interview, listen for the most important response from the interview and have the person restate their response and capture it on film.]

Okay, let's get started.

Part 1: Tell me about yourself and your work (15 minutes)

1.1. Tell me more about yourself—how would you describe your life right now?

Probe: Where does work in the on-demand economy fit into that?

Probe: How do you identify yourself—freelance? Worker? Something else?

1.2. Tell me about your communities—what communities, organizations, or local groups do you belong to or consider a big part of your life?

Probe for online and offline.

1.3. I have a list here of the range of platforms and kinds of work you indicated in your intake—let's make a timeline. When did you start participating in each of these? We were especially interested in ... / Which do you spend the most time on? [Pick one or two]

Probe: How did you learn about this platform?

Probe: What did you need to know or have beforehand? What did you get the hang of on the job?

Probe: People have different names for this kind of work. What do you call it? Jobs? Gigs? Tasks? Something else?

Probe: How frequently do you take [jobs/tasks] through this platform? Does the platform itself have any requirements about how much or how little you work?

1.4. How about back before you started participating in any of these—what work, life, or learning experiences shaped your decision to start working in the on-demand economy?

Probe: How? Why?

Part 2: Show me how you work (45 minutes)

2.1. Now, show me how you would go about a typical day. When and where would we start? [You may need them to hold the recorder.]

Probe: When does your typical day start and end?

Probe: Why do you keep this schedule? When is this routine different?

Probe: Is your routine the same or different over the course of a week? A month?

Probe: How many platforms do you work on in a day?

Probe: Did you take pictures of any of the things you just mentioned that aren't here right now?

2.2. Show me how you go about finding and doing jobs on the apps and websites you currently use.

Probe: What's your favorite part about working on this platform? (Why?)

Probe: Least favorite? (Why?)

2.3. Are there kinds of work you do in a day where you lose track of time?

Probe: What kind of work engages you like that? Show me some different examples.

2.4. What kind of platform work has made the biggest positive impact on your life?

Probe: Income? Learning? Social value? Something else? (Show me an example of that impact.)

Probe: When you discover a new opportunity, platform or app, what are you looking for in it?

2.5. What kind of platform work has had the biggest drawbacks for you?

Probe: Income? Learning? Social interaction? Something else? (Show me an example of that impact.)

Probe: If you could give someone just starting out one piece of advice or caution, what would it be?

Part 3: Mapping what helps you work (35 minutes)

A lot of what people consider disruptive about app-based work, gigs, freelancing, and so on is that there isn't an organization that's providing you with technology, training, and resources. We're interested in what you bring to that equation: what helps you get stuff done?

3.1. Let's start with the platforms themselves. What does the platform provide that helps you? (How? What's helpful about it?)

Probe: What are the ways that this organization [company, app] encourages good performance, and what does that mean? How do they support you in developing that?

Probe: What do other users/workers provide that helps you? (How? Show me?)

Probe: Does that platform require anything from you (minimum hours, things you need to provide for yourself, or something else)?

Probe: How is this different between different apps and platforms that you've used?

3.2. I asked about other users/workers, but are there other people in general who help you get jobs done?

Probe: How did you connect with them?

Probe: Are any of these people more important for particular apps or platforms than others?

Probe: Earlier you mentioned these communities [repeat list from notes or memory]. How do you interact with them while engaging in this kind of work?

3.3. Earlier you mentioned these places in your daily routine [repeat list from notes or memory]. Are there any other places that help you work that we missed then?

Probe: Are any of these places more important for particular apps or platforms than others?

3.4. Earlier you mentioned these technologies in your daily routine and the pictures you took [repeat list from notes or memory]. Are there any other devices or objects that help you work that we missed then?

Probe: Are any of these technologies more important for particular apps or platforms than others?

3.5. Are there other resources—services or information sources—that help you work that haven't come up so far?

Probe: Are any of these technologies more important for particular apps or platforms than others?

3.6. Sometimes things just aren't working right and people have to problem-solve. Can you think of a time when you couldn't do a gig right? Maybe you were missing resources or information? How did you deal with that situation?

Probe: What did you end up doing? How does it work? Did you learn about a workaround from someone else?

3.7. What have you started doing recently that made the biggest difference in how you work?

Probe: Can you think of other turning points in how you engaged with different apps or platforms? That made the app or platform work better for you?

Part 4: Let's imagine the future (15 minutes)

Let's shift our focus to the future. A lot of things could be different in ten years—even in five years!

4.1. Let's start with your personal vision for your future. How old will you be in five years, in 2020?

Probe: What do you hope to accomplish by then? What are your biggest priorities?

4.2. What are the biggest barriers you face in achieving those hopes?

4.3. How do you think you'll be engaging in the on-demand economy?

[Reference intake +/-/? Gig-based work in the next 12 months]

Probe: What resources, platforms, and apps you mentioned earlier will still be there?

Probe: What do you think may change or disappear?

4.4. Now let's apply these questions to your community. What are your hopes and fears for your community?

Probe: If more people participate in this new way of working, what impact will it have on your community?

4.5. Now let's extend this scenario to the economy as a whole. What will 2020 be like in the United States?

END NOTES

END NOTES

1. Sara Horowitz (Freelancer's Union) "Freelancing In America 2015 Report" Freelancer's Union / Upwork independent publication. October 1, 2015. <https://blog.freelancersunion.org/2015/10/01/freelancing-america-2015/>
2. Elaine Pofeldt, "Intuit: On-Demand Workers Will More Than Double By 2020." Forbes, August 13, 2015. <http://www.forbes.com/sites/elainepofeldt/2015/08/13/intuit-on-demand-workers-will-more-than-double-by-2020/#7bbec5b6679d>
3. See more in IFTF's 2015 Ten Year Forecast, *Seven Economy Future*. <http://www.iftf.org/our-work/global-landscape/ten-year-forecast/2015-ten-year-forecast/>
4. See more in IFTF's *Learning is Earning*, a 2016 collaboration with the ACT Foundation. <http://www.iftf.org/learningisearning/>
5. See more in IFTF's 2013 Technology Horizons *Future of Coordination Toolkit*. <http://www.iftf.org/coordination/>
6. Requests for Startups, "The 2015 1099 Economy Workforce Report," May 20, 2015. <http://www.requestsforstartups.com/survey>
7. Kathryn Zyskowski (Microsoft Research) et al, "Accessible Crowdwork? Understanding the Value in and Challenge of Microtask Employment for People with Disabilities" *Proceedings of ACM Conference on Computer-Supported Cooperative Work*, March 2015.
8. See more in IFTF's 2013 Technology Horizons *Future of Coordination Toolkit*. <http://www.iftf.org/coordination/>
9. Devin Fidler (IFTF) "Here's how managers can be replaced by software" *Harvard Business Review* April 21, 2015. <https://hbr.org/2015/04/heres-how-managers-can-be-replaced-by-software>



Looking beyond today's workforce disruptions
toward positive platforms for the
next generation of work

iftf.org/workablefutures



201 Hamilton Avenue
Palo Alto, CA 94301
650.854.6322 www.iftf.org