LATINOS AND THE GIG ECONOMY

Findings from an online, bilingual, national survey of 976 Latino adults ages 18-70
Methodology

• Lake Research Partners designed and administered an online survey from November 4 to December 4, 2019. It reached 976 Latino adults ages 18-70, including 385 foreign-born Latinos. 178 surveys were in Spanish.

• Data were weighted slightly by gender, age, education, country of origin, and geographic region.

• All sample surveys are subject to possible sampling error. Results may differ from the entire population. The margin of error for this study’s base sample survey is +/- 3.6%
Executive Summary

• Roughly 40% of Latino adults surveyed have done gig work* of some kind. Of those who have, 3 out of 4 did so in the last month. Of those who have never done gig work, half have considered it.

• More than half of the gig workers sampled who have worked a gig in the past month work at least 20 hours per week on gigs.

• Almost three in five Latino gig workers report working full time.

• Over half of the gig workers sampled cite flexibility and independence as their main reasons for doing gig work.

• Almost four out of five Latino gig workers say they are financially struggling or just getting by.

• One in ten Latino gig workers does not have access to a checking or savings account.

• Almost one in five Latino gig workers is not at all confident that they would be approved for a loan. The biggest barriers to getting a loan are a lack of credit history and poor credit.

*Gig work is defined below. Anyone who answered yes to this question is considered a gig worker for this study: Q7. Many people in this economy perform work as an independent contractor, freelance worker, or online seller, or do similar, on-demand work often referred to as a “gig work”. Some examples are Uber, Postmates, TaskRabbit, Care.com, Handy, Rover or selling goods on Etsy and eBay. Have you ever performed any work as an independent contractor, freelance worker, or gig worker?
Roughly four in ten respondents report doing some kind of gig work.

Q7. Many people in this economy perform work as an independent contractor, freelance worker, or online seller, or do similar, on-demand work often referred to as a “gig work”. Some examples are Uber, Postmates, TaskRabbit, Care.com, Handy, Rover or selling goods on Etsy and eBay. Have you ever performed any work as an independent contractor, freelance worker, or gig worker?

Have you ever done gig work?

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<tr>
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<th>Total</th>
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<tbody>
<tr>
<td>Yes</td>
<td>41%</td>
</tr>
<tr>
<td>No</td>
<td>55%</td>
</tr>
<tr>
<td>Not sure</td>
<td>5%</td>
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*See Methodology section for % not adding up to 100%
Of those who reported doing gig work, 3 out of 4 did so in the last month. This suggests that once Latinos work in the gig economy, they tend to continue that work.

Q9. In the past month, did you do any work as an independent contractor, freelance worker, online seller, or gig worker?
Almost six in ten Latino gig workers report working full time, an additional two in ten report working part time.

What is your employment status?

- Employed full time: 57%
- Employed part time: 21%
- Unemployed: 7%
- Homemaker or stay at home parent: 9%
- Full time student: 3%
- Student and employed: 0%
- Retired: 4%

*See Methodology section for % not adding up to 100%*
Of respondents who did any gig work in the last month, most work between 20-34 hours a week doing gigs (not including hours from primary employment).

How many hours do you typically work per week as a gig worker?

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

Q11. On average, how many hours per week do you typically work as an independent contractor, freelance worker, online seller, or gig worker? Enter a number. If you are not sure please approximate.
The most popular reasons for Latinos to enter the gig economy are scheduling and working for oneself.

Why did you choose to do gig work?

- Prefer to set my schedule: 31
- Prefer to work for myself: 28
- Supplement income from FT job: 23
- To cover an unexpected expense: 23
- To cover expenses until next paycheck: 22
- To earn income while looking for work: 21
- To supplement income from PT job: 18
- To save for a big expense: 18
- To earn income to support a business: 13
- I couldn't find other work: 12
- To earn income while I study: 11
- Other: 3

Q14. What is the main reason or reasons that you chose to do gig work, or to consider gig work? Select all that apply.
Four out of five Latino gig workers struggle to pay their monthly bills.

Q28. Do you struggle to make your monthly payments like rent, utilities, car payments, and other bills?

*See Methodology section for % not adding up to 100%
Among Latino gig workers who are not confident that they would be approved for a loan, bad credit is the biggest factor, followed by lack of credit history.

**What affects your ability to be approved for a loan?**

- Bad credit: 35
- Lack of credit history: 31
- Don't meet minimum loan size requirements: 24
- Lack of collateral: 23
- It's confusing and difficult to navigate: 15
- Lack of trust in financial institutions: 14
- Language barriers: 11
- Not having the right identification documents: 10
- Other: 8

Q38. Here are some barriers some people experience when trying to get a loan. Which of the following affect your ability to apply for and be approved for a loan? Select all that apply.
One in ten Latino gig workers does not have a checking or savings account.

Do you have a bank account?

- **84%** Yes
- **11%** No
- **4%** Not sure

Q33. Do you currently have a checking or savings account with any financial institution?

*See Methodology section for % not adding up to 100%*
UnidosUS, previously known as NCLR (National Council of La Raza), is the nation’s largest Hispanic civil rights and advocacy organization. Through its unique combination of expert research, advocacy, programs, and an Affiliate Network of nearly 300 community-based organizations across the United States and Puerto Rico, UnidosUS simultaneously challenges the social, economic, and political barriers that affect Latinos at the national and local levels. For more than 50 years, UnidosUS has united communities and different groups seeking common ground through collaboration, and that share a desire to make our country stronger. For more information on UnidosUS, visit www.unidosus.org or follow us on Facebook, Twitter, and Instagram.

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