# Can't Stop, Won't Stop Her Side Hustle Women in the Gig Economy 2018

"My experience as a woman who has a side job is very empowering. I do not have to rely on anyone else to help me with my bills, I am fully self supporting and independent, which is an amazing feeling."

> – WOMAN IN HER 20S, EMPLOYED FULL-TIME, HAS GIGGED FOR 10 OR MORE YEARS



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# INTRODUCTION

*"I enjoy building a business, making the decisions and working through the challenges, and oh yeah - answering to no one."* 

- HIGH SCHOOL EDUCATED MOTHER IN HER 30S, EMPLOYED FULL-TIME

In Spring 2018 the founders of three companies providing services and products direct to customers leveraging mostly self-employed providers met to discuss how to better understand the needs and expectations of the representatives of their companies - most of whom are female. Most commentary about companies leveraging an independent workforce - commonly referred to as "gig work" - focuses on the male experience. The three companies created the first multi-company survey of women who have chosen side hustles as a means for supplementary or, in some cases, primary income. The survey was fielded in June 2018 and garnered over 1000 responses. The resulting data creates a snapshot of how and why women gig in 2018.

This paper examines some of the key findings of this survey: Women in the Gig Economy 2018.

A word about terminology: Many names are being used today to describe work that is done by a field that works with a company on an independent, self-initiated basis. The jobs are variously called "gigs" (a term that has new popularity in the digital age as the platforms themselves are informed by cloud technology); "side hustles"; "independent jobs" and other less-used but still relevant terms. In this research study, we use these words interchangeably to mean the same thing: business opportunities that women engage in as entrepreneurs, or freelancers, providing services or representing the products of companies they have chosen.

# **SUMMARY OF FINDINGS**

"I love the control I have over who I work for and with, and the variety of people I meet!" – WOMAN IN HER 60S, LEFT FULL-TIME JOB TO JOIN THE GIG ECONOMY

"Every day is different which I love and I never get bored."

- COLLEGE-EDUCATED WOMAN IN HER 30S, LEFT FULL-TIME JOB TO JOIN THE GIG ECONOMY

- 1. Women are happy with their side hustles. Ninety-five percent of the women surveyed reported they were fulfilled by their gig work, with 47 percent saying they found the work "extremely fulfilling."
- 2. While they gig for numerous reasons, the top three reasons women cited for working in the gig economy were flexibility (44 percent), income (38 percent) and building a business (25 percent).
- Side hustles aren't new to women. A quarter of respondents were gigging before the term "gig economy" was coined and over 41 percent have been doing this work for more than six years. Most respondents expect to gig for at least five years, with almost a third (32 percent) reporting they plan to gig forever.
- 4. Fifty-four percent of respondents reported making \$500 per month or more from their side jobs. Nearly 60% report that they are using the extra income to pay for "household needs" including mortgage or rent, car or food costs.
- 5. Women reported they prefer to have an independent relationship to their chosen companies versus working for that company as an employer. (61 percent said they prefer to be independent, 12 percent said they would want to be an employee of the company for which they gig.)
- 6. They are most likely to prefer that their work be called a "side hustle," and most frequently have just one (42 percent of respondents) or two (38 percent) side hustles.

The report includes data about total monthly side gig income, how women use the money they earn from their side hustles, skills they are acquiring as they gig, how their interest in helping others is fulfilled when gigging, as well as result breakdowns across age, education, employment and parenting status.

### OBJECTIVE

*"I am able to drive up to the mountains for a picnic with my husband and dogs whenever the mood strikes. Freedom! Every day is different."* 

- COLLEGE-EDUCATED WOMAN IN HER 50S, PREFERS TO BE AN INDEPENDENT CONTRACTOR

"Love the fact there is no glass ceiling. Earning potential is huge. As hard as you work is as much as you make. Love helping women feel their best, and look their best. Love the sisterhood of my company."

> - COLLEGE-EDUCATED WOMAN IN HER 60S, NOT SEEKING FULL-TIME EMPLOYMENT

The objective of this survey was to learn more about women who gig, especially on platforms that largely appeal to women, where they are the majority participants in a side hustle community. These women help to shape the experience on the platforms from which they gig, as well as the experiences of the platform's end customers.

There's a lot at stake. Without understanding the experiences and expectations of women who side hustle, direct-to-consumer companies can't implement business practices, compensation structures, and community interactions that provide women with fulfilling, rewarding and sustainable, long-term income opportunities as they gig.

# METHODOLOGY

"Being a woman with the will and initiative to work and work hard on my own and provide a good service for people who need it is very satisfying."

- COLLEGE STUDENT IN HER 20S, EMPLOYED PART-TIME

"As a single mom, being your own boss and setting your own hours is precious. The relationships I have made are incredible. Being able to help other ladies change their lives is also one of the best rewards of this business.

– WOMAN IN HER 50S, LEFT A PART-TIME JOB TO JOIN THE GIG ECONOMY

This paper presents data and discusses implications from a June 2018 survey of more than 1,000 women who gig on at least one of three women-founded platforms: Ruby Ribbon (direct to consumer women's clothing sales), UrbanSitter (babysitting and nanny service) and BabyQuip (baby gear rental and delivery service). It considers the aggregate responses to twenty-six questions; responses parsed by groups including age, employment status, education and parenting status; as well as insightful anecdotal responses, some of which are included in italics throughout the paper.

While each of these platforms tend to attract college-educated women as providers, they each skew somewhat by provider age. UrbanSitter providers tend to be younger, generally women in their 20s who don't have children and are not employed full time. BabyQuip providers tend to be stay-at-home moms in their 30s. Ruby Ribbon providers range from ages 30 to over 60, including stay-at-home moms and retirees, and also women employed full time. Combined, the providers on these platforms give us a glimpse into the lives of women who gig from the time they enter the workforce up to, and sometimes after, retirement age.

Additional demographic profile information is included in the appendix.

#### WHO IS THAT WOMAN WITH A SIDE HUSTLE?



"I love everything about gigs. The freedom to create my own work is incredibly fulfilling." – WOMAN IN HER 30S, STAY-AT-HOME MOM, NOT SEEKING FULL-TIME EMPLOYMENT

"I'm an actor so side gigs are how I survive in LA."

- COLLEGE-EDUCATED WOMAN IN HER 30S, EMPLOYED PART-TIME

"New york is expensive...everyone has a hustle."

- COLLEGE-EDUCATED WOMAN IN HER 20S, HAS GIGGED FOR 3-5 YEARS

Based on survey results, an aggregate profile of a typical woman who gigs on one of these three platforms might look like this:

She is college educated and in addition to her gig work is employed either part time or full time. She is no stranger to hard work, as she is likely to have one or two side gigs. She gigs because she enjoys the flexibility and income the work provides, and she likes running her own business. The variety in the work also appeals to her.

She has had a side hustle for at least three years and expects to gig for at least five more years. She was surprised by how much she loves her side hustle work, and how much her customers love the work she does for them. She enjoys feeling successful and helping others through her work. She finds the work fulfilling, often extremely fulfilling and enjoys that she's out there meeting people and making friends.

It's likely that she found her gig through a friend, and she probably did not leave a full-time or part-time position as an employee to join the gig economy. She's learning new skills on the job, especially customer service and sales skills. She's likely to gig between five and nine hours a week, earning easily above the hourly minimum wage — often at least double the minimum wage — and uses the money she earns to contribute to general household expenses. She prefers being an independent contractor, rather than an employee, and is satisfied with the money she makes.

### WHY WOMEN GIG

*"I like the flexibility of hours and clients. That I can bring my babies along as needed. That I can build lasting relationships with my clients."* 

- COLLEGE-EDUCATED WOMAN IN HER 30S, STAY-AT-HOME MOM

To better understand why women gig, participants were asked two questions, both allowing for multiple answers. The first asked: "Why are you gigging?" The second question asked participants to consider their main side gig (most have more than one) and to rate how important various aspects of their gigs were to them.

As detailed below, **flexibility, earning a good income, and building a business are top reasons women said they worked in the gig economy**. Of note, however, is that no single reason was selected by more than half of the participants, indicating that women gig for a wide range of reasons.



When asked to rate what was most important, again flexibility and earning money were rated very highly, however "helping others," "enthusiasm" and "sense of accomplishment" were also rated as important aspects.



Thinking about your main Side Gig, please rate how important these aspects are to you.

# LET'S GET FLEXIBLE!

"It's just nice being my own boss and making my own schedule and doing things I enjoy." – WOMAN IN HER 20S, LEFT A PART-TIME JOB TO JOIN THE GIG ECONOMY

For many women flexibility is a necessity — and the very reason they have a side hustle. When asked why they gig, "flexibility" was the most frequently indicated answer, with 44 percent of women reporting this. Among women who are not employed full time, "flexibility" was the top reason (56 percent) they said they gig.

When asked in a follow-up question to rate how important various aspects of their gig-economy work was to them, **65 percent of respondents indicated "flexibility" was "extremely important**," with another 30 percent saying it was "very important." **Flexibility is important to 94 percent of women** in the gig economy.

#### **Breaking Down Flexibility**

- When considering parenting status, women with only children under age five were the only group to select "more time with children" (54 percent) over "flexibility" (44 percent) as a reason they gig, although these answers are arguably similar. Women with children of any age were more likely to indicate "flexibility" was "extremely important" than they were to indicate "income" was "extremely important."
- When considering employment status, which also included "student," "retired," and "stay-at-home mom" as possible answers, **stay-at-home moms were most likely to indicate "flexibility" was "extremely important" to them** (74 percent) while women employed full time were the least likely (58 percent).
- Seventy-four percent of women in their 40s, 68 percent of women in their 50s, and 68 percent of women in their 60s, selected "flexibility" as "extremely important," compared to 61 percent of women in their 20s and 65 percent of women in their 30s.

# **INCOME—SHOW HER THE MONEY**

*"I'm a teacher in San Jose, CA. I do this simply to eat."* 

- GRADUATE SCHOOL-EDUCATED WOMAN IN HER 40S, HAS CHILDREN OVER AGE 5 LIVING AT HOME

While flexibility is the leading reason women report they gig, earning a good income is a close second. Overall, **38 percent of women indicated they side hustle to "earn a good income."** When asked to rate how much importance they place on various aspects of their side hustle ina follow-up question, **"earning money" was most likely to be rated "extremely important**," with 66 percent of women indicating this, beating out "flexibility" by one percentage point. Another 26 percent of women indicated "earning money" was "very important."

#### Breaking Down The Importance of Income

- When considering parenting status, women who don't have children were more likely than women with children to indicate they side hustle to "earn a good income." Seventy-five percent of women with no children indicated that "earning money" was "extremely important" to them.
- When considering employment status, 48 percent of students and 47 percent of those who work full-time were most likely to indicate they side hustle to "earn a good income," compared to only 22 percent of stay-at-home moms or 14 percent of retired women.
- When considering age range, 51 percent of women in their 20s indicate that they side hustle to "earn a good income," and also 73 percent of this group reported that "earning money" was "extremely important" to them.

#### Pay Day

In terms of their earnings, most women who gig report they are either "somewhat" satisfied (56 percent) or "extremely" satisfied (20 percent) with the money they make with their side hustle(s).

How satisfied are you with the money you are earning in your Side Gig(s)?



Forty-seven percent of women report they gig for less than 10 hours per week. Looking at their hourly rate, 43 percent of women report earning \$20 or more per hour, while 57 percent report earning less than \$20 per hour.

On a monthly basis this can add up, as **most women (53 percent) indicate their monthly side-gig income is over \$499 and 29 percent report a monthly income of \$1,000 or more.** Thirty-two percent of women who are not employed full time report making \$1,000 or more.



How much do you earn each month from all of your side gigs combined?

Finally, this money is being put to good use, from living essentials to savings for retirement and vacations.

#### How do you use your gig economy income?



**Overall, 59 percent of women were most likely to report using this money to pay general household expenses** like mortgage/rent, car or food cost. When considering employment status, women who do not work full time are especially likely to report this (64 percent).

How they spend their side-gig income differs by age. At every age until the 60s, most women selected that they use their income to "contribute to household needs;" however women in their 20's were more likely to select "paying off student loans" (33 percent) and "general savings" (52 percent), the highest amongst any age group.

# SIDE-HUSTLE ENTREPRENEURS

"My boys are proud of what their mom is doing, they love sharing that I have my own business. That was really surprising to me. They see a new side of me."

> - STAY-AT-HOME MOM IN HER 40S, NEW TO GIGGING THIS YEAR

"As a woman who gigs, I have the flexibility to make my own schedule as well as create my own brand. I market myself and have been very successful in my work, and that in itself is motivating and fulfilling to me. I have the financial freedom to support myself and move around with my business if I please."

> - COLLEGE STUDENT IN HER 20S, EMPLOYED FULL-TIME

"Building a business" was the third most indicated answer to the question asking participants why they gig, with 25 percent of women selecting this answer. In a follow-up question, more than half of the women surveyed (58 percent) rated "build my own business" as being "very important" or "extremely important." In addition, the respondents recognized skills that they were acquiring through their side hustle.

Seventy-two percent of women reported acquiring "customer service" skills through their side hustle, and just under half reported learning various marketing skills including sales (44 percent), marketing and advertising (43 percent), social media marketing (42 percent) and public relations (41 percent).



What skills are you acquiring from your gig?

Sixty-one percent of **women who side hustle prefer being independent contractors** over employees for their chosen side hustle. Women in their 50s (77 percent) and 60s (85 percent) are the most likely age group to prefer being independent contractors.



Ideally, do you prefer to be an employee or an independent contractor for your gig job(s)?

# THIS IS HOW SHE DOES IT

"If you're a woman with a brain, there aren't many options for PT work, so I've had to make my own with gigs.

> - GRADUATE SCHOOL-EDUCATED MOTHER OF YOUNG CHILDREN IN HER 30S, LEFT FULL-TIME JOB TO GIG

How many side gigs do you currently have? Answered: 1,090 Skipped: 7 42% 1 2 38% 14% 3 4 3% 5 or More 3% 0% 10% 20% 30% 40% 50%

Sixty-four percent of women reported they have been gigging for at least three years. Twenty-five percent reported they have had a side hustle for a decade or longer. Most women have more than one gig, with 58 percent reporting having at least two gigs,

In addition to your gig or gigs, how would you describe your employment?

Answered: 1,091 Skipped: 6



Women are most likely (64 percent) to be gigging while employed, either full time (40 percent) or part time (24 percent).

Only 14 percent of women left a full-time or part-time job to join the gig economy.



While they came to their gig work via different roads, **women were most likely to join a platform because a friend told them about it** (18 percent), they were already thinking about doing this type of work and then realized there was a platform for doing it (14 percent), or they fell in love with the product or service the platform provided (14 percent). **Ten percent of women became a provider on a platform after first being a customer.** 



# Women were most likely to prefer that their work be called a "Side Hustle," this was especially true for younger women.



What term would you like people to use to describe your Side Gig work?

### **OH HAPPY DAY - IT'S FUN AND FULFILLING TO GIG!**

"It's empowering and very satisfying. Brings joy into my life."

- HIGH SCHOOL-EDUCATED WOMAN UNDER 20, LEFT PART-TIME JOB TO JOIN THE GIG ECONOMY

"The friends I have made in this business mean the world to me."

– WOMAN IN HER 50S, EMPLOYED FULL-TIME, ALL CHILDREN NO LONGER LIVING AT HOME

Twenty-two percent of women gig because they "like the variety" side hustles offer. More than three quarters of women indicated aspects of their gig like "helping others," "enthusiasm for the service" they provide, and the "sense of accomplishment" they feel from their work as either "very" or "extremely" important to them. More than half of the women surveyed indicated "helping women" in particular, and "meeting people/making friends" was either "very" or "extremely" important to them.

Ninety-five percent of women surveyed indicated their gig work was either "somewhat fulfilling" (49 percent) or "extremely fulfilling" (47 percent).



Thinking about your main Side Gig, how fulfilling do you find your gig work?

#### How much they enjoy doing gig work was the most likely surprise for women.

Answered: 1,092 Skipped: 5 I really enjoy the work 45% Customers love 40% the work I do l enjoy 35% serving others I'm making friends 30% Enjoy helping other women 28% Learning new skills 26% Making good 24% money Many gig options 24% It takes more 23% time

What has surprised you about doing gig work?

#### MOMS WHO GIG



"Being able to make money while almost constantly being present with my children has been shocking - I still want to pinch myself at times at how I fell into this. I love my job!!" – STAY-AT-HOME MOM IN HER 30S, WORKING 2 SIDE GIGS

"I absolutely love continuing my professional career while being home with my son. I'm very career oriented, but when I had my son I couldn't imagine going back to my full time sales career. Gig life means I can still have a career and contribute, but also get to be full time mama!"

- COLLEGE-EDUCATED WOMAN IN HER 20S, SEES HERSELF GIGGING FOREVER

Just over a quarter (26 percent) of moms surveyed with children under age 5 have a full-time job in addition to their side gig and parenting responsibilities. Almost half of this group with young children (47 percent) are stay-at-home moms. **Fifty-four percent of moms with children under age five have more than one side hustle**. And 51 percent of this group indicate that they are gigging to have more

time with children. When considering parenting status, 72 percent of moms with young children report that they use their side hustle earnings to contribute to "household needs including mortgage/rent, car or food costs", more than any other group.



#### **GIGGING WHILE RETIRED (OR OLDER)**

"I quickly discovered that my social security just doesn't cut it!" – HIGH SCHOOL-EDUCATED, RETIRED WOMAN IN HER 60S, CHILDREN NO LONGER LIVING AT HOME

"This is a great way to feel useful after retirement."

- COLLEGE-EDUCATED WOMAN IN HER 60S, CHILDREN NO LONGER LIVING AT HOME

Over fifty percent of women in their 50s and 60s reported "gigging" for more than 5 years. Forty-four percent of women gigging in their 60s are gigging in their retirement. Women in their 60s also rated "meeting people/making friends" as "extremely important," more than any other age group. Women in their 50s and 60's reported that "Help Others" was also extremely important.

**Sixty-one percent of women in their 50s found their gig work "extremely fulfilling,"** more than any other age group. Forty-nine percent of the women in this age group indicated that they used the income for "personal needs," higher than any other group.

### **CONCLUSION: WOMEN WON'T STOP SIDE HUSTLING**

*"I think it's a great way to assert my professional independence as a woman. It makes me feel less like I'm working for the man and more for myself."* 

- COLLEGE-EDUCATED WOMAN IN HER 20S, SEES HERSELF GIGGING FOREVER

Women matter to the gig economy, both as providers of goods and services benefiting all of us, and as a unique group whose voices should be part of larger conversations about trends, practices and experiences for those who earn money with side hustles.

Looking forward, how long do you see yourself engaging in any type of Side Gig (It doesn't have to be the Side Gig(s) you have today.)



Women have had side hustles for a long time, and most expect to be doing this type of work for years to come. Almost a third of women surveyed expect to have a side hustle forever. Why? Besides the benefits of additional income and lifestyle flexibility, for many women side hustles are a pathway to entrepreneurship at any stage in life. They provide an opportunity to do fulfilling work, help others, meet people and make friends, satisfy a need for some variety in their lives and feel a sense of accomplishment.

This research shows that even as employment opportunities increase, women are unlikely to give up their side hustles. Their satisfaction in the gig economy is driven by experiences they don't get, or even expect, from a traditional full-time job, and with side hustles they are happily supplementing their income using their time in a way they control.

### **APPENDIX**

#### **Survey Demographics**

What is your age?

Under 20 3% 35% 20 - 29 30 - 39 22% 12% 40 - 49 50 - 59 16% 60 - 69 11% 70 - 79 1% Over 79 0% 10% 20% 30% 40% 50% 60% 70% 80% 90% 100%

### Do you have children?

Answered: 1,093 Skipped: 4



In addition to your gig or gigs, how would you describe your employment?



# About

**UrbanSitter** is an app and website that's making it easier than ever for parents to find, book and pay trusted childcare, from date nights to full-time care. Only UrbanSitter taps into a parent's personal network to connect them with sitters of friends, co-workers, moms groups and parents from their kid's school—to find a sitter they trust. When parents need a last-minute sitter, UrbanSitter comes to the rescue with average response times under three minutes. With over 1 million registered users in more than 50 cities, UrbanSitter is solving the childcare dilemma for families everywhere.

**Ruby Ribbon** is an apparel company, focused on intimates, that sells its products nationwide through a technology-empowered network of Independent Stylists. True to its mission of supporting all women, Ruby Ribbon's award-winning intimate apparel and on-trend fashion are designed for comfort, style and fit. The company supports female entrepreneurship by enabling each Stylist to operate her own business.

**BabyQuip** (formerly Babierge) is the leading baby gear service and marketplace serving over 10,000 orders to traveling families visiting hundreds of destinations in the US and Canada. The company helps families pack light and travel happy by delivering and setting-up exceptionally clean, quality baby gear at their hotel, vacation rental, or grandparent's home. As a branded multi-sided marketplace, the BabyQuip platform enables on-the-ground "Quality Providers," independent contractors and mom and pop businesses, to build a solid business renting gear that they own.

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