



## The Future of Gig Work is Female

A study on the behaviors and career aspirations of women in the gig economy



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## Female Workers Empowered by the Gig Economy

The evolution of women in the workforce can be defined by a few key turning points. Through the 20th century, women stood up in times of crisis and set aside their traditional roles to serve their nations during wartime. They fought against societal expectations and pushed their way into the workforce. They demonstrated that their contribution was just as valuable as their male counterparts.

Today, we're experiencing another turning point. The rise of the gig economy has enabled women to take up jobs that have traditionally been dominated by men - from taxi driving through Uber or Lyft, to freelance computer programming through Upwork. Others have pushed for greater financial freedom by taking on side gigs, like selling cosmetics for Rodan + Fields. But all share one thing in common: female gig workers are part of a growing and important segment of the larger workforce with the potential to push the boundaries of participation once again.

**The Future of Gig Work is Female** examines women's journeys through the gig economy, offering insights into the issues and challenges - from wage disparity, to financial stability, to social support - facing them today.



## Overview of Women in the Gig Economy

Hyperwallet surveyed 2,000 female gig workers in the US to understand their behaviors, career aspirations, and challenges as women working in today's gig economy. Respondents were asked about everything from age and level of education, to income and line of gig work.

The results showed professional freelance work (on platforms such as Upwork and 99designs), direct selling (through companies like Mary Kay and Rodan + Fields), and service platforms (including TaskRabbit and Care.com) were the most popular types of work for female gig workers:

### Top three types of gig work



**43%**

**Professional freelance**  
(e.g., Upwork, 99designs)



**32%**

**Direct selling** (e.g., Mary Kay, Rodan + Fields)



**30%**

**Service platforms**  
(e.g., TaskRabbit, Care.com)

Other popular types of gig work include driving for ride-sharing services like Uber and Lyft (22 percent), home-sharing services like Airbnb and HomeAway (8 percent) and food delivery platforms like Grubhub and Postmates (7 percent).

Female gig workers come from a variety of industries and professions:

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### Top career paths before switching to gig work\*



**19%**

**Retail**



**14%**

**Healthcare**



**8%**

**Accounting**



**8%**

**Sales**

\*Excludes "Other" (23%)

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Other popular career paths include human resources and management (6 percent), technology (6 percent), marketing (5 percent) and development and engineering (1 percent).

While these women participate in a wide variety of work and come from a wide variety of career paths, they do share a few commonalities. First, the majority of female gig workers are also between the ages of 18-35 (58 percent), with 30 percent ages 35-50 and 12 percent ages 51-70.



Second, women in the gig economy are well-educated.

— **88%** of female gig workers  
have completed at least **some college**

Third, while 63 percent of women indicate gig work is their primary source of income, more than half (62 percent) make less than \$10,000 annually before taxes.

#### Total gig work earnings before taxes

< \$9,999

62%

\$10,000-10,999

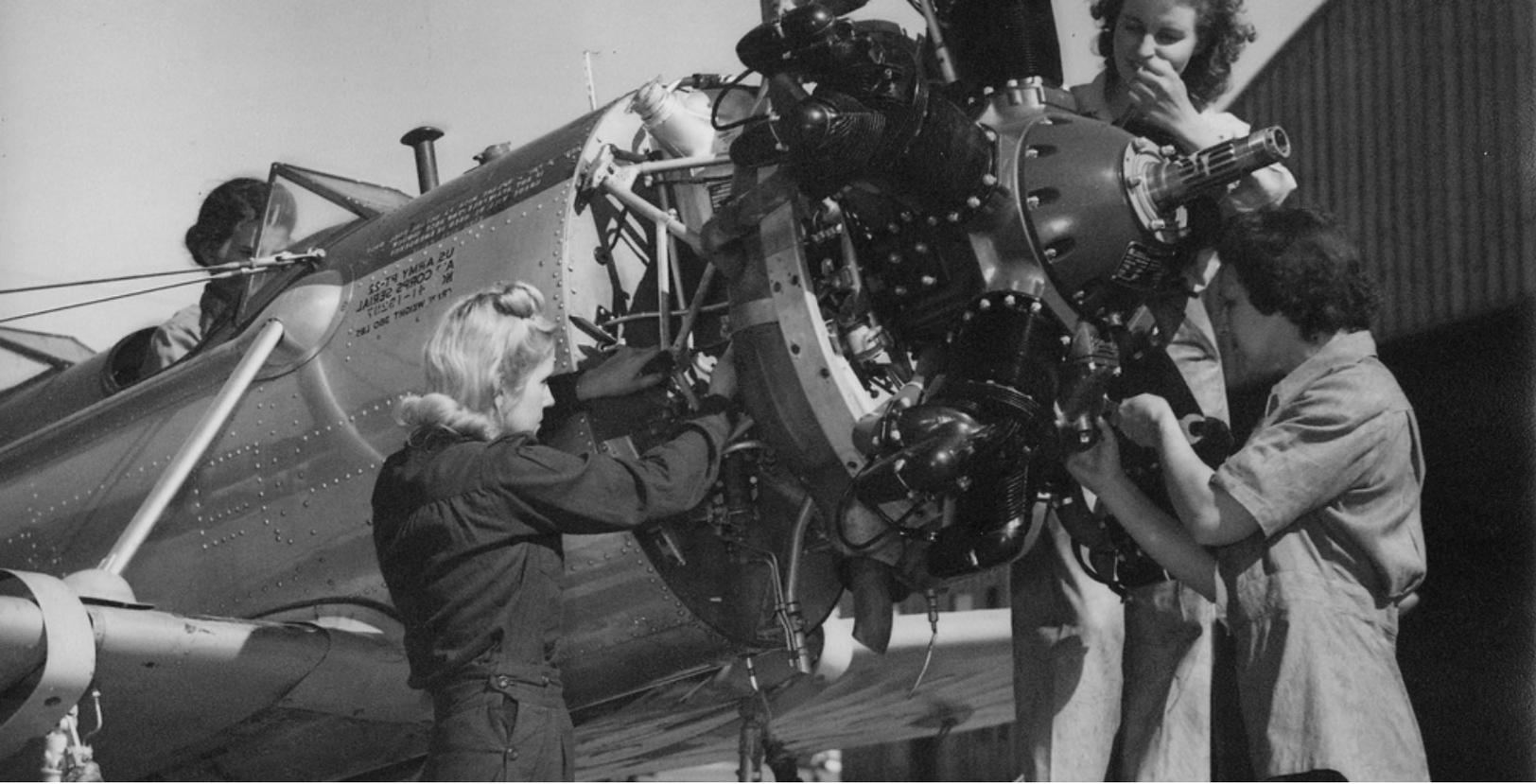
20%

\$20,000-\$29,999

10%

> \$30,000

8%



The majority of respondents also rely on other sources of income to supplement the money they earn through gig work.

— **59%** of female gig workers

have **spouses with full-time careers** who also contribute to the household income

While female gig workers share in financial responsibilities, they are still the primary caregivers in their families.

— **70%** of female gig workers

are the **primary caregiver in their homes**

As women continue to join the gig workforce going forward, it's clear there are still many opportunities for gig economy companies to help improve women's place within it.



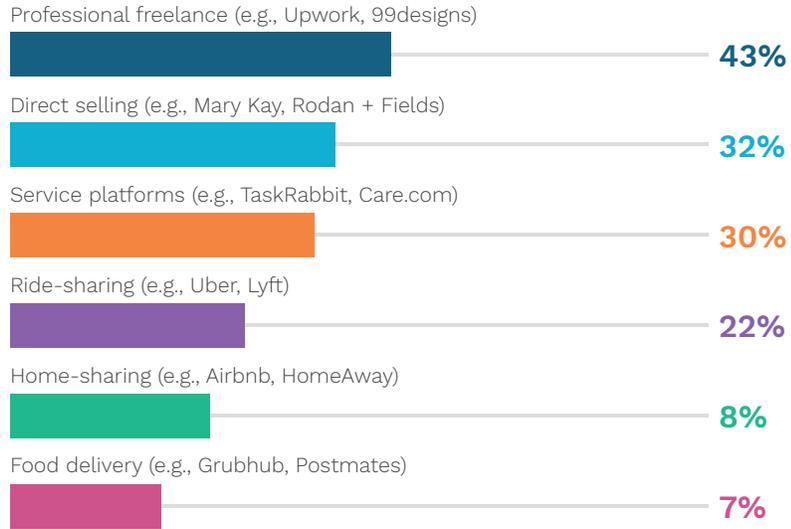
## Gig Economy Career Opportunities

Gig work as we know it today has only truly emerged within the past five years, with platforms such as Lyft, Airbnb, and 99designs reaching the mainstream. While most female gig workers plan to continue working gigs for the foreseeable future, few have embraced the gig economy as a full-time career path.

### Women are new to gig work but here to stay

- **62%** of female gig workers have been doing gig work for **less than two years**
- **13%** of female gig workers have been doing gig work for **more than five years**
- **11%** of female gig workers indicate they plan on doing gig work for **less than one year**

### Gig workers who plan on sticking with it for 5+ years



### 61% of female gig workers

would like to make gig work their full-time career.

This number jumps to 68 percent for professional freelance workers and drops to 52 percent for ride-sharing workers.

About one-quarter of female gig workers (24 percent) took a leap of faith and left their full-time jobs for gig work.



- 32%** My full-time job was more stressful/ I wanted more flexibility
- 28%** I needed more time to care for a child/parent/other relative
- 23%** I wanted a career change
- 14%** I was laid off
- 3%** I struggled to get back into full-time work after having a child/children



### What are the most stressful industries?

Almost half (48 percent) of former technology workers and 42 percent of former legal workers left their full-time job for gig work because it was too stressful/they wanted more flexibility.

#### Financial stability of women gig workers

**24%**

of respondents have left their full-time career to do gig work

**22%**

of respondents rely on gig work as their primary source of income

**43%**

of respondents rely on their full-time jobs as an additional source of income

— **23%** of female gig workers

rely on income from a part-time job to supplement their gig earnings



## Opportunity for Equal Pay

While many women turn to gig work for such benefits as flexibility and work/life balance, one of the most compelling benefits of the gig economy is earning potential.

Not only do gig workers – both male and female – have more control over their income by not being limited to a salaried position or a set number of hours, but the findings show women think gig work offers an opportunity for equal pay.

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- **86%** of female gig workers

believe **gig work** offers the opportunity to make equal pay to their male counterparts

- **41%** of female gig workers

believe **traditional work** offers the opportunity to make equal pay to their male counterparts



Equal pay, however, doesn't mean gig work is without discrimination or bias.



### 33% of female gig workers

have done work under a **username that doesn't reveal their gender**

The majority of women (72 percent) who choose to work under a gender neutral name do so to maintain anonymity, while smaller groups do so to increase bids on projects (14 percent) or avoid sexism or hostility (14 percent). For all of the opportunities gig work offers women to make equal pay, traditional fears of gender bias continue to inhibit many. The gig economy stands to empower women who face such obstacles, but only if platforms and marketplaces first lend their support.



■ **72%**  
To maintain anonymity

■ **14%**  
To increase bids for projects

■ **14%**  
To avoid sexist/hostile comments



## Perceptions of Gig Work in Mainstream Society

Gig work is generally perceived positively by women. The findings show many women learn about gig work from friends and family, and would recommend gig work to people they know.

### Women learn about gig work from friends and family

- **40%** of female gig workers

first heard of gig work as a possible career path from friends/family and another **27 percent heard about it from social media**

Direct sellers are most likely (52 percent) to have started gig work due to referrals from friends/families.

- **68%** of female gig workers

indicate their **friends/family view gig work as a great career path**

Female gig workers have friends in the gig economy and would recommend gig work to their female friends.

- **68%** of female gig workers said **they have friends working in the gig economy**
- **90%** of female gig workers **would recommend** gig work to their female friends

While female gig workers would recommend a similar path to their friends, they hesitate to recommend the same career path to their children.



**57%** of female gig workers **would not wish for their children to choose a career in gig work**, indicating there are still some challenges gig companies must take into consideration if they want to grow and sustain the gig workforce in the future

### Gig workers most and least likely to recommend a gig career to their children



**63%** of **ride-sharing workers** said they do not want their children to pursue a career in the gig economy



**53%** of **home-sharing workers** said they want their children to pursue a career in the gig economy

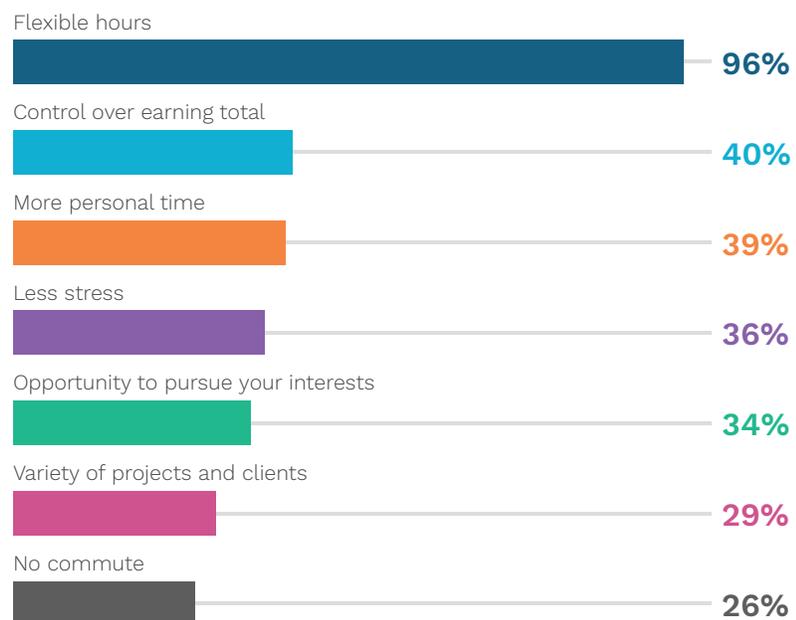


## Comparing Benefits and Drawbacks

Gig work comes with a variety of benefits that help motivate women to join the gig economy. Yet such a career path also has its drawbacks, which might ultimately prevent some women from taking the leap to full-time gig work.

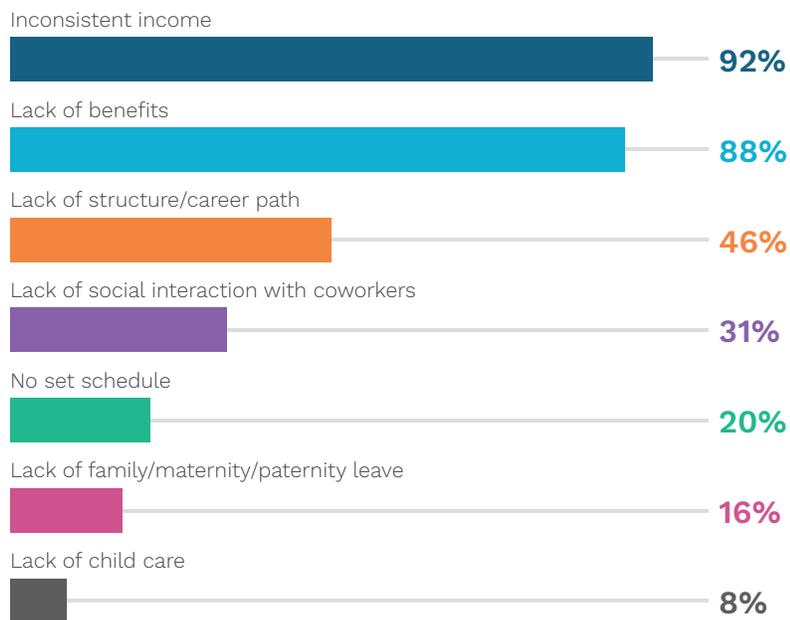
### Top benefits of working in the gig economy

Respondents were asked to choose their top three



### Top drawbacks of working in the gig economy

Respondents were asked to choose their top three



The gig economy offers workers the opportunity to spend money on items they otherwise would not have been able to afford.

### How do you usually spend your money earned as a gig worker?

*“Extra spending money as a college student.”  
(Or in one case, while completing a PhD.)*

*“As an emergency fund for unexpected expenses.”*

*“As a down payment on an investment property.”*

*“Paying for a vacation we wouldn’t have otherwise been able to afford.”*

*“The gig worker money is to improve our quality of life. Husband’s full-time job pays for the essentials. My work pays for concert tickets, movie tickets, video games, vacations, etc.”*

*“I combine the gig income with my full-time income to make a living. I took a less stressful and lower paying full-time job. I did this in order to free myself to do more gig work and eventually transition to working full-time from my home office and eliminate commuting and having to go to a physical office altogether.”*

*“As spending money, using my part-time job’s pay to save and use for things like paying off loans, cell phone bill, and car insurance.”*



## Looking Ahead

Gig work has the potential to offer women financial freedom, based on the opportunity for equal pay and improved work/life balance when compared to a traditional career path. However, few women have embraced gig work as their primary source of income, with many only doing gig work a few hours a week and supplementing their income either with another part-time job, a full-time job, or a spouse's income. Women are a growing and important segment of the gig workforce, companies in the gig economy will need to address several key drawbacks – including inconsistent income and lack of benefits – before more workers leave their full-time jobs in favor of gig work.

## About the Report

**The Future of Gig Work is Female** is a study of 2,000 US-based female gig workers. The data was gathered and distributed in Q1 2017. The study examines women's journeys in the gig economy while offering insights into relevant issues and challenges, including wage disparity, availability of benefits, financial stability, and even social support and public perceptions of female gig workers.

## About Hyperwallet

Hyperwallet is a payout platform that provides growing organizations with a frictionless, transparent, and reliable way to manage payments and enhance the payee's experience almost anywhere in the world. Trusted by enterprise, ecommerce, and on-demand platforms, Hyperwallet's advanced payment architecture unifies fragmented financial infrastructure in a singular environment. Put your payees in control of their earnings with enhanced financial management tools, integrated payment tracking technology, and payment choice. Hyperwallet has offices in San Francisco, Austin, London, and Vancouver. You can learn more at <http://hyperwallet.com>.

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