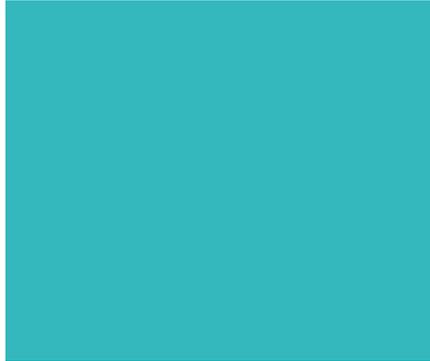


CALIFORNIA WORKER VOICES

Anticipating the Future from the Frontlines



About this Report

California Worker Voices: Anticipating the Future from the Front Lines was produced by IFTF's Equitable Futures Lab. The research process was based on IFTF's "ethnographic foresight" methodology to better understand lived experiences of California workers today, with the goal of helping organizations and communities take action to prepare for and shape a better future. This work was made possible by the generous support of [The James Irvine Foundation](#).

For more information about [IFTF's Equitable Futures Lab](#) and how to use ethnographic foresight, contact Georgia Gillan, ggillan@iftf.org.



Institute for the Future (IFTF) is the world's leading futures organization. For over 50 years, businesses, governments, and social impact organizations have depended upon IFTF global forecasts, custom research, and foresight training to navigate complex change and develop world-ready strategies. IFTF methodologies and toolsets yield coherent views of transformative possibilities across all sectors that together support a more sustainable future. Institute for the Future is a registered 501(c)(3) nonprofit organization based in Palo Alto, California. iftf.org

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A Note from The James Irvine Foundation...

The James Irvine Foundation's goal is a California where all low-income workers have the power to advance economically. The coronavirus pandemic has made that goal more difficult to achieve by exacerbating the challenges facing too many Californians, whether finding work that offers a living wage and advancement opportunities or securing basic protections that all workers deserve.

COVID-19 has also disproportionately hurt female workers and people of color—populations that already faced greater levels of pay disparities, discrimination, workplace violations, and more.

The numbers call us to act, but the Irvine Foundation does not believe we will be an effective funder or partner if our work is not centered on the experiences of working Californians. Bryan Stevenson, Founder and Executive Director of the [Equal Justice Initiative](#), says, “Get proximate to people who are suffering, get closer to people who are excluded, go into the parts of the community that other people say you shouldn't go to; there is power in proximity.”

This project allowed us to hear directly from Californians impacted by the COVID-19 pandemic and the ensuing economic crisis that has devastated workers and families across our state. We partnered with Institute for the Future (ITF) to listen to and learn from Californians via Zoom listening sessions. These Californians do not represent the plight of all Californians, but their lessons provide important insights on the dilemma of “making it” today—and the opportunities as well as challenges as we look to the future of work.

This report illuminates how working Californians are wading through the new terrain of work on their own. The individuals we heard from reveal remarkable levels of resilience, ingenuity, and grit, despite enduring undue economic, physical, and psychological stress from low-paying and unstable work.

Our hope is that these worker voices spur leaders in workforce development, worker's rights, employment, regional economic development, and philanthropy to use their position to address the persistent needs for all workers afflicted by the pandemic. When COVID-19 fades, we must continue to contribute to the recovery and reinvention of our broken systems. Listening deeply to workers and leveraging insights from their experiences should inform the path forward to more workable futures.

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Executive Summary

“You can’t have just one job in America.”

“I spend about an hour or two looking for work every day. Sending off resumes, reading the description of the job, the qualifications.”

“You could get replaced like THIS. ‘Say one wrong thing to me? You’re fired ... and there is a whole line outside the door who wants your job.’”

“I’ve been using the money that I have to invest in mentors. Like, instead of reading books, trying to figure it out. You just pay somebody who already is where you’re at, where you want to go, and they give you the plan.”

These are some of the quotes from ethnographic interviews IFTF conducted with low-income workers throughout California as a part of a study sponsored by The James Irvine Foundation. The study aims to amplify workers’ voices and inform actions for building better work futures.

To conduct the research, IFTF employed “ethnographic foresight,” a qualitative research method used to understand how people are experiencing the present in ways that are likely to grow and have increasing importance in the future. This method combines ethnographic interviews aimed at uncovering current values, behaviors, challenges, and aspirations of workers with IFTF’s research on key societal, technological, economic, environmental, and political (STEER) forces shaping organizations and work. A broader understanding of future trends allows us to put ethnographic research into a larger context and identify key themes that are difficult to uncover in survey research because the phenomena may be too nascent or difficult to quantify. Ethnographic foresight identifies emerging patterns, opportunities, and challenges with the goal of helping organizations and communities take action to prepare for and shape the future in a desirable direction.

In the **Preface and Introduction** we describe ethnographic foresight methodology in greater detail. This description is supplemented by an Appendix that details recruitment criteria, the interview process, and key demographic characteristics of study participants.

Based on ethnographic interviews and group conversations, the California Worker Voices section of the report offers a window into California workers' experiences during the recent pandemic and economic downturn. These are distilled into nine major themes supplemented with illustrative quotes from group and individual interviews. They include:

1 | Jobs: Fragmenting into tasks and hours with more instability. Earning a living requires cobbling together hours and incomes from various part-time jobs, gigs, contracts, and online surveys and competition.

2 | Hustling: Defining an alternative to career pathways. Hustling is widely perceived as a necessary mindset and way of life, making it possible for workers to opportunistically monetize their time in order to generate multiple income streams to make a living.

3 | COVID-19: Accelerating instability and insecurity. The onset of the pandemic has only exacerbated precarious conditions many workers were already experiencing long before COVID-19—instability and insecurity in incomes, lack of access to health and many other benefits, adequate safety protections, etc.

4 | Trade-offs: Managing multiple dilemmas. Without sufficient wages and access to benefits, workers constantly have to balance difficult trade-offs between earning money and family responsibilities or investments in education.

5 | Skills: Just-in-time learning and adapting come at a cost. Faced with unstable work environments, workers have to acquire skills and learn to perform tasks just in time to do the job at hand.

6 | Self-improvement: Improvising and adapting toward the future. Self-improvement is widely embraced as a way to gain a competitive edge in the market and increase workers' incomes. Workers are turning to a variety of non-traditional sources to help them do so.

7 | Workplace: Gamifying performance. Various gamification techniques are used by employers and platforms to increase competition between workers. Winning more work hours is seen as a reward in its own right.

8 | Good Jobs: Seeking connection and flexibility. For most workers a good job comes with dignity, recognition, community, and social connections in addition to decent pay and flexibility.

9 | Advocacy: Focusing on the self, not systemic issues. The primary emphasis in many workers' efforts to improve their lives is focused on self—learning various skills and attitudes—rather than changing the larger system that makes it difficult for them to get ahead.

Based on ethnographic interviews and the larger context shaping the work landscape, IFTF developed a set of composite worker **Archetypes**. Each archetype captures multiple stories

and experiences of California workers we interviewed while ensuring their anonymity and privacy. Archetypes are organized into three stages of the work journey: early-stage (i.e., a period when working and learning are intertwined and new workers are juggling aspirations with the need to generate an income), middle-stage (i.e., a period when workers are trying to balance personal obligations while seizing opportunities for advancement but find their work journeys interrupted or dead-ended), and late-stage (i.e., a period when workers must continue to work out of necessity despite nearing retirement and must now adapt and improvise new ways to earn income).

Each worker archetype can be used to evaluate how current programs and services meet worker needs and where gaps exist. Archetypes can also be used to project into the future and anticipate the kinds of resources workers will need. As a set, the archetypes are a tool for centering worker voices in programming and funding conversations about the future of work.

In this report, IFTF outlines the large-scale transformation in the work landscape from Institutional to Non-Institutional production, or what we call the Second Curve of Work (described on page 58). This larger context helps us understand the larger external organizational environment that shapes workers' experiences. The type of work many of the people we interviewed engaged in is fragmented and involves assembling hours, sometimes minutes, of paid tasks obtained from a diverse set of employers and platforms, sometimes with hardly any human intermediaries. It may be seen as a further extension or intensification of the well-documented pattern of fissuring work—the growth of various types of contracting, outsourcing, and franchising relationships in which workers perform their duties through loose networks of intermediaries or as free agents. Indeed, most workers we interviewed are disconnected from institutions that can offer them a means of economic security and support. They are wading through the new terrain of work on their own, in the process showing remarkable levels of resilience, ingenuity, and grit.

IFTF concludes the report by identifying key insights and challenges that philanthropic organizations, policymakers, and civil society need to address based on its research findings, namely:

- Asset-poor work
- Atomization
- Old and new risks
- Lack of advancement opportunities

We believe that many more people are likely to face a similarly fragmented and non-institutional work environment as forces driving the shift to on-demand work accelerate over the next ten years. However, these developments do not have to produce deleterious effects for working people. There is nothing deterministic in how they will play out, and there are opportunities to shape workers' outcomes in a positive direction through policies, regulatory interventions, and new organizational models, giving workers greater power and economic ownership.

Preface and Introduction

Institute for the Future has pioneered a methodology called “ethnographic foresight,” a qualitative research method used to understand how people are experiencing the present in ways that are likely to grow and become increasingly important in the future.

Ethnography is a well-grounded, qualitative methodology in anthropology to build insight into complex cultural phenomena and practices from direct observation and interviews with members of a community of interest. In foresight research, the community of interest typically includes the innovators or early adopters of new tools and practices—the pioneers who are living the future today. As William Gibson famously said, “The future is already here—it’s just not evenly distributed.” We can discover the future(s) by learning from the people living it, or making it, today. In this sense, they serve as signals of something that is not widespread and is difficult to observe today but is likely to gain importance in the future.

Futures ethnography anticipates emergent futures by understanding the values, behaviors, and toolsets of innovators in the context of their daily lives at home and work. Typically, this understanding is gathered in multi-hour interviews in which a structured interview protocol probes the domain of innovation in detail. Subjects are chosen primarily for their innovation profiles, and secondarily for demographic profiles, including age, gender, ethnicity, and geography. Futures ethnography does not yield representative samples of the larger population but rather insight into the underlying values, motives, and choices that drive emergent behaviors.

For this project, IFTF conducted individual and group interviews with a cross-section of California workers earning \$15 an hour or less. Participants comprised a mosaic of experiences and geographic locations at a moment in time but reflected the reality that the majority of those working for less than \$15 an hour in California are Black and Latinx women (see Figure 1 and Figure 2). Of the workers participating in the study, 76% self-identified as Latinx, Black, Native American, or Asian American/ Pacific Islander.

Researchers asked participants to reflect on key turning points in their lives and share the needs, priorities, and constraints that influenced their work choices and experiences in the past as well as their hopes and expectations for the future. Ethnographic interviews provided insight into the lived experience of these Californians as they navigate new work arrangements. (For more details on participants and interviews, see the Appendix.)

Figure 1. Who makes less than \$15 an hour in California?

	California	Los Angeles MSA	San Jose MSA	SF-Oakland MSA	San Diego MSA	Fresno MSA
All Workers	33%	36%	19%	18%	33%	45%
Male	30%	33%	16%	16%	30%	44%
Female	36%	38%	23%	21%	35%	47%
White	22%	20%	12%	11%	22%	31%
Black	33%	34%	26%	26%	36%	37%
Latino	47%	49%	34%	32%	48%	54%
Asian	24%	27%	14%	16%	27%	50%

Source: Institute for the Future, American Community Survey 2018.

Figure 2. Most Californians making less than \$15 an hour are over 30



Source: Institute for the Future, American Community Survey 2018.

Knowledge gained in ethnographic research was integrated with IFTF’s ongoing research on key societal, technological, economic, environmental, and political (STEEP) forces shaping organizations and work. IFTF has been a pioneer in research on platform economies, new work patterns, and new forms of value creation for the past ten years. This broader understanding of future trends allows us to put ethnographic research into a larger context and identify key themes that are difficult to uncover in survey research because the phenomena may be too nascent, difficult to quantify, or outside the scope of traditional research.

Another core theoretical foundation for futures ethnography is the research on the diffusion of innovation, particularly the work of Professor Everett Rogers. According to Rogers, innovation follows a five-step pattern of diffusion, beginning with innovators, early adopters, early majority, late majority, and laggards. This diffusion pattern creates an S-curve of adoption of new practices, with a slow, low-level penetration of a technology or practice (sometimes as long as 20 years), followed by a step inflection as the early majority joins the early adopters, and then a flattening of the innovation curve as the late majority catches up.

Combining insights from these reflections with foresight research allows IFTF researchers to imagine workers, their families, and their potential employers in situations that have not yet occurred and identify implications that inform present-day actions. Listening deeply to workers and drawing forth insights from their experiences should increase understanding and inform the actions for building better work futures.

California Worker Voices

California workers are at the forefront of experiencing profound transformations in the nature of work and jobs.

Their day-to-day experiences of finding work, leveraging technology and platforms, and managing expectations and rewards (financial and psychological) are dramatically different from the experience and long-held visions of career pathways with clear stepping stones to advancement that come with additional experience, training, and investments in education. Instead, many California workers we interviewed find themselves in an unpredictable and unstable environment that some describe as a competitive game of Chutes and Ladders. In this “one step forward, two steps back” setting, workers attempt to improve their situations by working more hours and learning new skills while trying to hold on to jobs with insufficient pay, all while juggling caretaking and financial responsibilities.

Unfortunately, with time as one of the only assets workers can monetize, most never quite get out of this spiral trap. The pandemic only exacerbates their collective situation, pushing more and more people who had seemingly stable work arrangements into more precarious economic conditions, often forcing them to rethink goals and restart from zero, despite years of work experience and investments in education and training.

This section offers a window into the experiences of California workers during the recent pandemic and economic downturn. Their voices represent stories from across the state that describe people’s individual and collective experiences on the frontlines of the future of work.

IFTF conducted virtual group interviews with 37 California workers, mostly Black and Latinx, in various work situations, geographies, and levels of education and ages. All participants earned \$15 or less an hour and were experiencing various forms of instability (e.g., economic, housing, and health insecurity) at the time of the interview. (For more on methodology, recruitment, and interview questions, please see Appendix.) These stories are grouped into nine themes:

KEY THEMES

- 1 | **JOBS:** Fragmenting into tasks and hours with more instability
- 2 | **HUSTLING:** Defining an alternative to career pathways
- 3 | **COVID-19:** Accelerating instability and insecurity
- 4 | **TRADE-OFFS:** Managing multiple dilemmas
- 5 | **SKILLS:** Just-in-time learning and adapting come at a cost
- 6 | **SELF-IMPROVEMENT:** Improvising and adapting toward the future
- 7 | **WORKPLACE:** Gamifying performance
- 8 | **GOOD JOBS:** Seeking connection and flexibility
- 9 | **ADVOCACY:** Focusing on the self, not systemic issues

1 | JOBS: Fragmenting into tasks and hours with more instability

Many workers we interviewed do not have stable jobs with predictable schedules and wages. Instead, they find themselves in an environment where jobs are fragmenting into tasks. Earning a living for many requires cobbling together hours and incomes from various part-time jobs, gigs, contracts, online surveys, and competitions for online prizes. They are continually looking for opportunities to sell their time, turning “searching for work” into a daily activity and concern. Fragmented work leads to:

- Managing income streams rather than careers
- Monetizing moments of time
- Searching for work as a daily activity

Managing income streams rather than careers

Traditional career-pathway frameworks have little meaning for workers in an environment in which full-time, stable jobs are fragmenting into tasks and hours. Instead of managing careers, the primary focus for such workers is on managing multiple income streams. Working across a range of unrelated gigs to get enough hours to earn a living is becoming the new normal.

“You can’t have just one job in America. I feel like everything is just so expensive that you need multiple sources of income.”

Shandra | 25–34 | Los Angeles County
Gig Worker + Microentrepreneur

Monetizing moments of time

Time is one of the few commodities workers have that they can monetize to supplement their incomes. As a result, some workers monetize as much time as they can by working multiple jobs or picking up gigs on platforms to make ends meet. Highly irregular hours and extended shifts leave little time for leisure or non-work activities.

“I work on Handy. I used to do carpentry work and general contracting, my uncle was a general contractor. So I did some work on Handy, TaskRabbit, and Tackle, I did some moving. I did some delivery but a lot of Handy work. Pre-pandemic, I usually worked my regular 40 hours, plus another maybe 10 to 20 hours, depending on how busy I am, on weekends and at night.”

Josh | 25–34 | Greater East Bay
Gig Worker + Microentrepreneur

Searching for work as a daily activity

Looking for work for most people is an episodic activity between different periods of employment. But for many workers we interviewed, searching for work is a constant routine that consumes considerable time and attention. Searching across platforms like Craigslist, Indeed, TaskRabbit, or picking up delivery gigs on mobile apps is a typical daily experience and activity, requiring a lot of information filtering and tough decisions regarding what is a worthwhile task to sign up for.

“ Oh, it’s kind of hit and miss. I mean, I’ll apply. I can send off dozens and dozens of resumes. But maybe out of those 20, 30 resumes I might get one or two calls.... I noticed the more I put in, you know, the better chances I have of someone calling me back ... Oh, about an hour or two. Sending off resumes, reading the description of the job, the qualifications.” [In response to the interviewer’s question about how much time is spent looking for work each day.]

Paul | 55–64 | Inland Empire
Apprentice Electrician

2 | HUSTLING: Defining an alternative to career pathways

Hustling is a mindset and way of life. For many workers it means opportunistically monetizing their time and assets to generate multiple income streams to make a living. Platforms are their employment agencies as they build and manage a portfolio of gigs and work or start their own businesses. Hustling has been embraced by some of the unemployed (who have shifted from building a career to seeking gigs) and entrepreneurs alike as a narrative of worker empowerment and a necessary mindset for survival in today’s precarious job environment. Hustling involves:

- Valuing creativity, improvisation, and agency
- Expressing entrepreneurial aspirations
- Using platforms to gain immediate access to income

Valuing creativity, improvisation, and agency

Hustling in the environment of high instability and scarcity of good jobs has become the norm and a valuable mindset for navigating today’s realities for workers. It also offers workers (both the unemployed and entrepreneurs) a positive narrative in which this way of making money is seen as an expression of creativity, improvisation, and agency.

“ So, my hustler mentality is, once I start getting too comfortable in my full-time job, then I’m like, ‘Okay, where else can I start [income] streaming from? Where else [can] I start using my creativity? What else can I do to brand myself and other markets of the industry to get more income for myself?’”

Shandra | 25–34 | Los Angeles County
Gig Worker + Microentrepreneur

Expressing entrepreneurial aspirations

Hustling is often expressed as a side hustle—an additional income stream that fills income gaps and helps workers make ends meet, a strategy for survival. However, for some workers, hustling is not just a survival strategy but an expression of their entrepreneurial dreams to start their own business and a pathway for learning new skills and building new capacities.

“ I’ve been [selling] Mary Kay for ten years and ... the licensed certification, or your license ... ends every year. So, sometimes I let it go and then I restart it ... I’ve been doing it for ten years on and off ... You have to buy the kit. It’s like \$120, and then that kit is supposed to be your tools to make more sales ... It is a good business—you make 50% of your sales—so, I mean, you do make good money, but it’s like you have to hustle and you have to know how to sell. And I’m a social worker. I don’t know how to sell. I’ll probably be giving stuff for free instead of selling it. So, that’s a challenge. And I’m kind of learning that side too, the entrepreneur side.”

Bethany | 25–34 | Fresno
Social Worker

Using platforms to gain immediate access to income

Hustlers use a wide variety of platforms to learn about and access income streams. The list includes Craigslist, TikTok, Instagram, Fiverr, Indeed, Handy, Thumbtack, Postmates, and DoorDash, among others. Hustling relies on these do-it-yourself “employment agencies” with few barriers to entry and maximum flexibility. Platforms like Craigslist are always available and offer immediate and relatively easy access to income. Platforms like Twitch even allow workers to monetize their video game playing.

“I’m trying to pick up my hobby again of DJ’ing and actually pushing for it super hard, because now it’s easier to get your name out on Twitch because you can have people from all around the world tune in. Let’s say a big person has 500 people during the channel, they can actually, after their stream is done, take that viewership to your channel so you can be surprised with thousands of [subscribers], just like that. Then everyone will subscribe, they’ll tip you, and then you’re just like, ‘Oh wow, I made \$150 in this one, three-hour session.’ I want to make more money doing that because then, once the pandemic is over, I’ll already have a name and notoriety and everything else.”

Fabian | 25–34 | Greater East Bay
Grocery Worker

3 | COVID-19: Accelerating instability and insecurity

Many workers were already living in a state of precarity before the COVID-19 pandemic—facing instability and insecurity in income, housing, health, and safety. The onset of the pandemic has only exacerbated these vulnerabilities. For some, the pandemic is a pivotal collective experience that has compelled many workers to reflect, prioritize, and reset. Additional burdens workers are experiencing as a result of the pandemic are:

- Doing more for the same pay
- Collapsing opportunities and starting over
- Threat of greater indebtedness

Doing more for the same pay

Many workers now shoulder even greater burdens and responsibilities in the workplace without protection or additional compensation. Without other options, workers must “grin and bear it.” Few feel empowered to object to supervisors’ and algorithms’ sometimes unreasonable demands.

“The old job wanted me to sanitize things and do all these extra things ... these things weren’t necessarily my essential job duties. What they’re trying to have me do—all these other things for the same pay. So, how many different hats do you want me to be? ... It’s like, the companies really want to get the best bang for their buck. So, I’m going to continue paying you, let’s say \$15 an hour. But I want you to do all of these six different jobs for me in the same 8 to 10-hour work day ... I mean honestly, with COVID going on and the hiring freeze, it’s like you really can’t say anything. I really had to, like, bite my tongue a couple times because I don’t want them kicking me out the door. And I need to save all my coins as much as I can because God knows how long this is going to last, so I just grin and bear it.”

Shandra | 25–34 | Los Angeles County
Gig Worker + Microentrepreneur

Collapsing opportunities and starting over

COVID-19 has forced some workers out of stable work, making it necessary for them to come to terms with the fact that advancement opportunities will likely never materialize. Many of these workers have to start all over, as any equity accrued at an existing employer was lost.

“In January, the first of the year, I got a promotion. I was gonna, I was actually about to start to be a manager.... I had gotten to the plateau to where I wanted to be able to say, ‘Okay, I can see this as a potential career.’ Especially a manager ... meaning I provide for the family. I’m where, you know, [after] the past five-and-a-half years that I worked towards, I had reached it this year. And then it collapsed. So right now I’m starting all over. Honestly, that’s why they got a couple of us to say, like, you’re rethinking the career you’re in and how safe it is to work in different environments. You know, what remote working opportunities do they have? Am I living in the best location for that? You just observe everything around you.”

Travis | 25–34 | Los Angeles
Retail Worker

Threat of greater indebtedness

COVID-19 has also turned many workers' non-work lives upside down. Lack of sufficient savings and prospects of incurring more debt forced some to shift their living arrangements, moving into larger, multigenerational households, which sometimes required navigating health risks for more immuno-compromised household members.

“ I’ve moved out a few times. Like when I was 18, I went to San Francisco to go to college for something else. So I was on my own out there. And then I moved back in with my parents or my grandparents, and then I moved back out to move with a friend. But it seems like every time I moved out on my own, even though I was working, it was like all my money just went to bills and I could not have any savings. And so that [situation] ended up making me lose my car because I couldn’t keep up with the maintenance, because I had no emergency funds, you know. So that’s why I’m really focused on having, like, some kind of cushion of money while I’m rent-free.”

Ariana | 25–34 | Sacramento/Stockton
Gig Worker + Microentrepreneur

4 | TRADE-OFFS: Managing multiple dilemmas

California workers have to make multiple trade-offs as they consider choices about where they can afford to live, how many hours they can afford to work, and whether it is worth it for them to take on more debt in order to get a college degree or a certificate. Without sufficient wages or policies that allow workers to balance work and unpaid caregiving responsibilities, choosing between work and family care is the ultimate dilemma. Single working mothers know this dilemma too well as they weigh trade-offs like these every day. Some workers fill in income gaps with community resources and programs but obtaining services takes time they often don’t have. Issues workers come up against when faced with multiple trade-offs include:

- Unpaid care responsibilities are a barrier to income generation
- Moving to places with lower costs of living may also reduce incomes
- Battling bureaucracy consumes time

Unpaid care responsibilities are a barrier to income generation

Caregiving often requires opting out of work that may pay more or put workers on a path for advancement. In the pandemic, safety is a pressing concern, but so is being present for homeschooling and childcare. There simply isn't time for parents with caregiving responsibilities for children or aging parents to do it all.

“ I work as a care provider for my mother who's disabled and bedridden. I also, before COVID hit, was doing outside private pay for elderly clients. Since COVID hit, I basically had to let [that] go. And with my kids not being in school ... not being able to go out because I fear for my children's safety as well as my mother's ... Before Lyft was a job ... [Now] I'm just doing side gigs. My whole life has revolved around my children and my mother.”

Madilyn | 25–34 | Los Angeles
Home Health Care Worker

Moving to areas with lower costs of living may also reduce incomes

Moving to a lower cost geography is one way for workers to get a little more economic security and avoid getting into debt. However, such moves may result in fewer opportunities to earn money, particularly for care and other service workers whose incomes depend on the wider population's buying power.

“ There's not a lot of private pay opportunities outside of Stockton ... it's either San Francisco, the Bay Area, or even further ... to actually stretch out and look for work. But here in the Stockton area, it has been, um ... just lacking. A prospective client, they want someone to work for minimum wage. And that's been the bottom line, you know? And they want you to do quite a bit for minimum wage. And not for full time, per se, but a lot of part-time.”

Tabitha | 65–74 | Sacramento/Stockton
Personal Care Worker

Battling bureaucracy consumes time

Some workers have to cobble together community-based and institutional resources from places such as food banks and Section 8 housing to support themselves and their families. However, the time spent on qualifying, accessing, and piecing together such resources often comes with opportunity costs (e.g., using this time to look for work and meet caregiving obligations).

“Where I live, they only have City Hall of San Pablo, and they supposedly help with rent payments. I applied three months ago, but I have not received any results. Here where I live there aren’t many resources. The only one that I have heard of is the one where they help with rent payments. But to pick up food I have to go to the food bank in San Francisco ... I go and line up from 9:00 a.m. to 11:30 a.m. because there are a lot of people. You’re usually in line for about two hours, two and a half hours, for your box of food, and that’s what I’m doing right now. And since I worked over there, a friend told me that they are giving help there in the workers’ center. Therefore, I applied where my friend suggested and they helped me out with \$250 two months ago. They also give food. People also sign up to be on a list for jobs. I have signed up and applied to take care of people, to clean houses, to work in hotels, but right now all hotels are closed. Therefore, there are no jobs like the one that I used to do.”

Maya | 35–44 | Greater East Bay
Hotel Cleaner

5 | SKILLS: Just-in-time learning and adapting come at a cost

Many workers’ work histories span a wide variety of experiences, tasks, and skills, often having little connection or transferability from one job to the other. Workers often acquired skills or learned how to perform tasks just in time to do the job at hand. Some workers see the ability to learn just in time and be a “jack of all trades” as an asset, while others see the ability to quickly pivot to a different type of work as market conditions change or when employers demand it as a necessity. However, breadth of experiences and extreme adaptability come at a price: many workers are not able to acquire depth of skills or “stack” experiences to more easily pursue opportunities for advancement. Just-in-time learning includes:

- Extreme flexibility and adaptability as a necessity
- Inability to stack credentials or experiences
- Turning to social media for inspiration and advice about work

Extreme flexibility and adaptability as a necessity

The span of skills and types of work some people manage as a part of their portfolio of abilities and experiences is quite broad. Much of this diversity, flexibility, and adaptability is driven by necessity, as the economic environment, employer needs, and family situations change.

“ I started working when I was 15 years old. The first job I ever had was Pizza Hut ... I’ve done construction. I’ve done maintenance. But I’ve done a lot of driving jobs. I love to drive. That’s why I drive now.... The freedom of being in the car, and you don’t have a boss looking over your shoulder all day ... I would like to have more job stability.... I used to have a side hustle ... I used to do parties. I would be Santa Claus ... I’ve been a clown. I’ve been Optimus Prime. I’ve been Chase from *PAW Patrol*. You know, I do face painting, balloon animals ...”

Paul | 55–64 | Inland Empire
Apprentice Electrician

Inability to stack credentials or experiences

Without longer-term stable jobs, workers have little opportunity to stack expertise. Instead, they often have to turn and pivot into new arenas and develop new skills to find or sustain employment.

“ My hours have been cut but I’m still doing the bartending thing at least two to three times a week. With heightened sanitation. The handyman work I do on an on-call basis. So whoever needs furniture assembled, house painting, cleaning the yard, stuff like that.”

Emmitt | 25–34 | Sacramento/Stockton
Restaurant + Food Service

Turning to social media for inspiration and advice about work

Today’s social media platforms, like TikTok, serve more than outlets for social interaction. For better or worse, they are also becoming sources of inspiration, information, and advice for building non-traditional income-generating streams. This is where many people we interviewed source ideas on new modes of work and new ways to monetize their skills.

“ So, what would I like to do? And I was like, ‘Earrings sound really good.’ And I happened to be seeing a lady on TikTok, and she would post how she made the earrings, and so I would watch her videos, like how to make them, and, you know, I just bought a few little things. And I started practicing on those. Then I was like, ‘Okay, this is actually what I want to be doing.’”

Raquel | 18–24 | Fresno
Restaurant + Food Service

6 | SELF-IMPROVEMENT: Improvising and adapting toward the future

Many workers we interviewed embrace self-improvement, seeking new skills and experiences that could make them more competitive in the market and increase their incomes. Combining working and learning is a part of their day-to-day reality. Some are good at leveraging pre-existing skill sets and experiences to stretch their capacity to take on new tasks and requests from employers. Others would like to enroll in formal education programs and build stackable skills that map to a career but have to manage the trade-offs in income, life responsibilities, and debt. Many workers find that:

- Working and learning go hand in hand
- Options for skills-building without realistic pathways to higher incomes are abundant
- Education is universally valued, but the return on investment is questionable

Working and learning go hand in hand

Workers are continually scanning for new skills to master so they can market themselves and take on new jobs as opportunities come up. For some, learning and working were planned and sequenced at different stages of their lives, and they have difficulty adapting to today's demands for flexibility. Other workers thrive in this environment, where they see a world of abundant learning opportunities but not necessarily a continuity between what they are presently doing and their “dream” jobs.

“After I got laid off, I’ve been trying to do different things. I’ve been trying to apply for different things. I’ve been doing catering. I have been doing, you know, different little gigs online. I have actually learned a lot about how to file taxes. And have been learning how to do accounting. So I’ve been doing accounting type of stuff. And I went back to my resume.... I actually have two clients right now. It’s not so much as accounting as more like financial assistance. So I just kind of take care of, you know, I take care of their bills when they have to pay, what accounts, what amounts, and stuff like that ... I’m probably going to medical school so I’m actually doing some, I’m actually trying to get back my diploma to go back into medical, you know, that’s where I was.

Ellen | 25–34 | Los Angeles County
Currently Unemployed (Previously in Retail)

Options for skills-building without realistic pathways to higher incomes are abundant

Between the online resources, community colleges, and various certification and training programs, it seems like options for gaining new skills and seeking new careers are endless. However, the abundance of choices and difficulty in navigating them, combined with the immediate need to generate income to make ends meet, lead to many workers pursuing many options simultaneously without a clear or realistic pathway to advancement.

“Five years old, my contractor’s license, but in ten years, I hope to be retired because I’m 55 right now ... [I’m] doing some side-hustle jobs ‘cause right now, I’m selling on eBay. And then I got some other things going on ... brainstorm[ing] with my wife to see what we could do for side jobs now ... But in 5–10 years, hopefully I’ll have my first house. My daughter’s helping us work on that because we want to get a property that has two homes on it. She lives on one, my wife and I live in another one, because she wants to help take care of us when we get a little older.”

Paul | 55–64 | Inland Empire
Apprentice Electrician

Education is universally valued, but the return on investment is questionable

Seeking more education has become a “go-to” strategy, especially during the COVID-19 pandemic, as workers shift focus to upskilling and making the most of this disruption to improve their work prospects and incomes. Education is universally valued, but the return on investment—the attention, time, and debt required—is questioned. Many workers’ life histories are filled with stories of interrupted or unfinished education as trade-offs and obligations surface and the prospects of completing an education that lead to advancement remain elusive.

“When I was going to community college, I did the Board of Governors Fee waiver. So all my tuition was taken care of. And then even here in my B.A., I’m receiving FAFSA [Free Application for Federal Student Aid] money to help pay for tuition and books and stuff like that. And so that has been huge because I always said that in getting my B.A., I never wanted to take out student loans... I made that decision a long time ago watching a lot of my friends struggle with paying back their loans. And you know, most of my friends are like me, in their mid-30s, and they’re still paying off student loans. When they can’t, then the interest goes up ... they end up owing more money than they ever even took out. So seeing that struggle ... I was like, I will never take out student loans. If I can’t pay for it through grants and luckily I never had to apply for scholarships because FAFSA always covered everything, but I always said that if I couldn’t do it that way, then I wouldn’t go into debt. That wasn’t a trade-off I wanted to make.”

Nyomi | 35–44 | Sacramento-Stockton Corridor
Nanny

7 | WORKPLACE: Gamifying performance

Without the opportunity for career advances or pay raises, some workers see working more hours as the only way to make more money. Some employers are using various types of gamification techniques to increase output of their workers, using work hours as an incentive. While increasing productivity, such techniques in reality often create higher, sometimes unreasonable performance expectations for workers. Growth of gamification results in:

- Work hours turning into an incentive
- Sense of disempowerment on the part of workers

Work hours turning into an incentive

Unlike traditional jobs, in which rewards and incentives include bonuses, vacation time, sick leave, and higher pay over time with better performance, some workers see the prospect of gaining more hours to work as an incentive. As a result, the promise of “winning more hours” is becoming an accepted method for extracting higher performance levels from workers.

“It’s a competition between all the people— whoever sells the most gets incentives. So, there’s five to six cashiers, and there is basically like the main team ... [and] the person that has the highest average sales gets like a \$25 gift card ... something like that.... When you do good, the best cashier gets the most hours.”

Raquel | 18–24 | Fresno
Restaurant + Food Service

Sense of disempowerment on the part of workers

With so many people available to step in and do the work, some workers choose not to speak up or negotiate for better work conditions. With high levels of competition, constant performance measurements, and high unemployment levels during this pandemic, workers are often reminded there is always someone ready to take their place.

“You could get replaced like THIS. ‘Say one wrong thing to me? You’re fired ... and there is a whole line outside the door who wants your job.’” [Explaining how supervisors don’t care if there is a high turnover.]

Shandra | 25–34 | Los Angeles County
Gig Worker + Microentrepreneur

8 | GOOD JOBS: Seeking connection and flexibility

California workers know when they are in a good job or not. They have clear expectations about what constitutes a good job. For most, a good job includes more relational than transactional interactions, accords dignity and provides rewards for hard work, enables community connection, and supports their families' diverse needs. California workers brought up the following key points when asked what made a job good:

- Being valued for more than my labor
- Flexibility is a need, not a nice-to-have
- Meaningful work is worth the trade-off in pay

Being valued for more than my labor

Some workers see work as a source of social connection. They want to not just be valued for their labor but as human beings. Their reliance on relationships also influences and constrains their job search. Because many in their networks also have unstable and fragmented hourly work, they keep finding the same work that falls short of their expectations.

“ So part of the reason why I changed is because I wanted to be part of the team and not part of the machine. That’s the phrase that I usually say, like ‘I left the machine,’ which was [national fast-food chain], to be ‘part of the team,’ because I felt like a team. There’s 130 of us, and that little triangle that says, you know, the crew is over here and the captain’s over here ... The [grocery retailer] triangle is of importance. We are super important because we’re the worker ants in this colony, and we helped with the morale, the store, and the numbers.”

Fabian | 25–34 | Greater East Bay
Grocery Worker

Flexibility is a need, not a nice-to-have

Workers live in a constant state of shifting priorities and improvisation as circumstances in their lives change. Flexibility is an essential quality of a good job to ensure workers can meet family obligations and sustain community connection. Many workers need the flexibility to care for children and aging parents, but they also need the flexibility to take care of themselves as they struggle with the physical and emotional toll of work-life imbalance.

“Something that I think is important is the family ... also the family aspect, like, you know, FMLA [Family Medical Leave Act]. If somebody were to get sick in your family, that they're okay with taking time off, and things like that. They work with you.”

Katalina | 25–34 | Fresno
Gig Worker + Microentrepreneur

Meaningful work is worth the trade-off in pay

All workers seek work that has meaning and purpose with good pay. However, frequently they have to accept trade-offs. Some workers prioritize income over meaningful work, while others justify lower pay for what they deem is meaningful and flexible work. For some workers, meaning and flexibility are alternative forms of compensation outside of wages.

“It's, you know, the flexibility of my hours. The pay is not the best, but I would—me being a single mom and having my two boys—I will sacrifice the pay for the flexibility. So, I think for me that's the best part of my job right now.... I love what I do. You know, I love working with families.”

Bethany | 25–34 | Fresno
Social Worker

9 | **ADVOCACY:** Focusing on the self, not systemic issues

The workers we interviewed did not see what they're experiencing as a part of a larger systemic pattern (i.e., an economic system in which they have little power or voice to change the conditions of work). Stories of advocacy were limited in scope and impact as these workers focused more on self-improvement over employer and systems improvement. Absent a collective identity sustained by shared experience, these workers often resorted to quitting in search of better work and better lives. In summation, our conversations with workers revealed:

- Absence of collective identity
- Quitting as the ultimate act of agency

Absence of collective identity

Given their unstable and fragmented work histories, many workers don't have a shared workplace experience and therefore lack a collective identity as coworkers or colleagues. Platforms are not traditional organizations with HR departments, supervisors, teams, and offices. Instead, they are apps driven by algorithms that match tasks to workers, making many gig workers feel like replaceable parts of a machine with few or limited channels for communication. As jobs unbundle into tasks and onto platforms, collective action becomes virtually impossible.

“Being a nanny, it is kind of hard having to negotiate. Like if there are any issues with the job, you're just kind of on your own. I have to comply with what the family wants as a nanny ... It's definitely a different kind of environment where there isn't a boss that I can go to to say, 'Oh, here are some issues that I'm having in the classroom.' Like when I used to be a classroom teacher, it was like, I'm having an issue with a parent, then I have a director to go to to say, 'Here's the issue, what should I do?' and I had kind of a mentor. So with a more legit job, obviously there's things in place that would help me, like if I had to file a complaint, or if something wasn't going the way I liked it, I would have people that I could go to and say, 'Here's the issue ... what can we do about it?'”

Nyomi | 35–44 | Sacramento/Stockton
Freelance Childcare Provider

Quitting as the ultimate act of agency

The pandemic has further disempowered workers. Some workers were already near a breaking point and in dead-end jobs. When the demand for workplace improvement is unheeded or there is a sense of being overlooked for advancement, workers resort to quitting, unfortunately losing accrued equity and income security.

“So I worked at [international mail and shipping carrier] for eight years. And I got to a breaking point with them, because I just felt like I was at a dead end, and it was a dead-end job. I worked there for years, and worked so hard, like in the actual warehouse out in Anaheim. And I was just doing the same thing—I was a package handler for eight years. It was like no progress. They kept preaching, 'That is a good job start. You can move up,' and yada yada. And I thought, 'I got eight years. How come I'm in the same position?' So I just had to let it go. And then I took a year off because, like I said, I've been working straight out of high school and took a year off to live. So now I can be free. I had enough savings to last me, to not have to work.”

Kendra | 25–34 | Los Angeles
Warehouse + Personal Care Worker

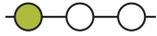
Archetypes of California Worker Experiences

This project focused on understanding the on-the-ground realities of California workers during the COVID-19 pandemic.

Through guided group conversation, we explored the qualities of a good job and the ecosystem of resources and life circumstances that open or constrain pathways for higher wages and advancement.

Based on our interviews, we developed composite archetypes of California workers. Each archetype captures multiple stories and experiences of participants in the project. Composite archetypes ensure the anonymity and privacy of actual group interview participants. As such, quotes found in the archetypes align with actual worker experiences and stories but are not actual quotes. Each worker archetype can be used to evaluate how current programs and services meet worker needs and where gaps exist. Archetypes can also be used to project into the future and anticipate the kinds of resources workers will need. As a set, the archetypes are a tool for centering worker voices in programming and funding conversations about the future of work and workers.

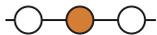
The archetypes presented below are organized across three stages defining a person's work journey. They fall into early-stage (i.e., a period when working and learning are intertwined and new workers are juggling aspirations with the need to generate an income), middle-stage (i.e., a period when workers are trying to balance personal obligations while seizing opportunities for advancement but find their work journeys interrupted or dead-ended), and late-stage (i.e., a period when workers must continue to work out of necessity despite nearing retirement and must now adapt and improvise new ways to earn income).



EARLY STAGE ARCHETYPES

a period when working and learning are intertwined and new workers are juggling aspirations with the need to generate an income

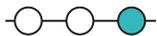
- Hustling as a way of life
 - Competing for hours
 - Stepping stones to better work
-



MIDDLE STAGE ARCHETYPES

a period when workers are trying to balance personal obligations while seizing opportunities for advancement but find their work journeys interrupted or dead-ended

- Highly interrupted pathway
 - Stepping back on the work treadmill
 - Overworked and underappreciated
 - Entrepreneurship out of necessity
 - Stuck in a dead-end job
-



LATE STAGE ARCHETYPE

a period when workers must continue to work out of necessity despite nearing retirement and must now adapt and improvise new ways to earn income

- Never retire
- Jack of all trades


 EARLY STAGE

Hustling as a way of life

Marty Martinez

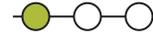
AGE 20

LIVES Stockton

JOB Gig Worker



Marty is in the early stages of his work and educational journey. He graduated from high school in 2018 and attends San Joaquin Delta College. While attending community college, he met his girlfriend and they had a baby in October 2019. With so many transitions and changes in his life, Marty finds himself simultaneously trying to pursue an education and provide for his new family, all during a pandemic. Marty's life was difficult for a few months until he found the right mix of jobs and gigs. He and his girlfriend and baby moved back in with his parents and he hopes to continue his education once things are more stable. Marty discovered gig work recently and is beginning to embrace a "hustling" mindset.



BACKGROUND

Marty is thriving in today's world of apps, platforms, and gigs. He is busier than ever and soon will be able to put money away to rent an apartment on his own. But this wasn't always the case. Last year things were very different. After trying to finish community college and not finding work, he decided it just wasn't worth the time and effort and dropped out. Besides, he needed to make money if he was ever going to move out of his parents' home and become independent. He tried many times before but kept falling behind on the bills and even lost his car; every time he eventually returned home to Stockton, more frustrated than the time before.

But things are different now. "There is money to be made out there, you just need to look for it and have an open mind," he says. At first, it was just Craigslist, doing odd jobs, but he soon discovered food and grocery delivery apps like Grubhub, DoorDash, and Instacart. Today, he manages multiple income streams by delivering food and groceries by day and working part-time at an online retailer's warehouse in Tracy by night. He found the job through a high school friend on Instagram. He volunteered for the night shift to spend time with his daughter and pick up delivery gigs during the day. Flexibility is important and he doesn't seem to mind the hours, but he's concerned about safety during the pandemic. He knows the risk (especially to his mother, who has pre-existing chronic conditions), but things seem to be falling into place and he is busier than ever. He feels more comfortable now that Instacart and other platforms are making some efforts to provide PPE and emphasize no-touch delivery. It's been five months; he now has a routine and is embracing this new world of work. He is even able to help his parents with expenses and picked up the groceries this month. This makes him feel good and it keeps his dad off his back.

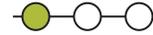
Marty doesn't see his situation changing anytime soon. "This is now my way of life!" he says. The world of having one job with a stable paycheck is gone. So he has to be on the lookout for new opportunities and scans Craigslist every morning with his energy drink. He hopes to resume school and set an example for his daughter, but doesn't want to incur more debt. And with the world of work changing so fast, he feels unsure which direction to follow. For now, he tells everyone he is hustling, which is better than saying he is unemployed.

KEY THEMES

- Jobs: Fragmenting into tasks and hours with more instability
- Hustling: Defining an alternative to career pathways

SOURCES OF INCOME

- Part-time position at online retailer warehouse
- Delivery for Grubhub, DoorDash, Instacart
- Craigslist for filling out surveys and other quick tasks for cash



CRITICAL NEEDS

Pathways

- Hustlers don't focus on managing careers. Instead, they focus on managing income streams. Workers like Marty are interested in learning about new modes of work and income generation. They want access to income generation on demand so that they can monetize their time.
- Hustling is an emerging worker narrative that is free of negative stigma. For Marty, it offers an alternative identity from "unemployed" and allows him to embrace creativity and improvisation when it comes to looking for work. Marty knows the old world of stable jobs and paychecks may never come back.

Places

- Local connections and networks matter. Marty's life is anchored in Stockton, California, where he grew up and lives with his parents, but his search for work spans a much wider area and regional economy north, including Lodi, Elk Grove, Sacramento, and south, including Manteca, Tracy, and Modesto.
- Marty doesn't rely on any local or regional institutional support, not even San Joaquin Delta College, where he was enrolled. For now, Craigslist and Instacart are his go-to employment agencies.

Protections

- Marty doesn't have a workplace to go to other than the warehouse. And here he spends most of his time alone stuffing packages into bins. His only interactions are with the floor robots that bring him the items he needs. The work is repetitive and takes a toll on his body, especially his arms and feet. He knows he can't sustain this work forever, but the pay is good and it's flexible. For now, Marty does his stretching routine before work starts, during breaks, and after his shift.
- Marty feels good about working for Instacart and appreciates its emphasis on no-touch deliveries. Protection from COVID-19 is a concern, but he takes equal responsibility in learning how to keep safe.

FUTURE

Marty is unsure about the future and doesn't have a clear path forward. There aren't any obvious job or career opportunities. For now, he is embracing the hustling mindset and is learning this new way of life while actively looking for gigs every day. He expects to go back to school someday but is beginning to question its value. Avoiding debt is essential if he is ever going to be on his own and provide for his new family. For now, he is grateful for his parents' help and knows whatever happens going forward that they can face it head-on together.


EARLY STAGE

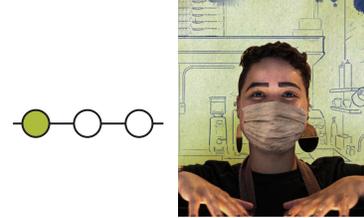
Competing for hours

Renee Garcia
AGE 19

LIVES Fresno

JOB Fast-Food Cashier


Renee is in the early stages of her work and learning journey. She just turned 19 and is experiencing independence for the first time. She is the oldest of five children and recently moved into her own apartment across town in Fresno. She graduated last year from Clovis High School, has taken a few classes from Fresno City College, and hopes to transfer to Fresno State and study marine biology or become a nurse. Renee's independence comes with new financial responsibilities, and to pay the bills, she has cycled through a series of jobs as a cashier at fast-food restaurants. Before the pandemic, it was relatively easy to find work, but with the shutdowns she lost half of her hours, and her income was dramatically reduced. She is unsure how long she will be able to keep her apartment, and she struggles to make ends meet. She is currently working



as a cashier at a local pizza joint and has been able to “win” sufficient hours. She has consistently ranked among the top three cashiers for the last several months. She wins weekly quota and performance challenges her employer sets up for the cashiers, and winning comes with a full-time schedule of hours for the following week. Sometimes, she also wins credits for pizza or gift cards for gas. Renee doesn’t see herself as a gamer but likes these games’ competitive elements. When she’s not working, she discovers, tracks, and follows people on Instagram that help her live out her aspirations in her imagined future.

BACKGROUND

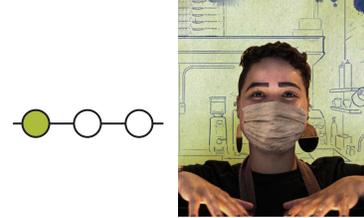
Renee is working hard to remain independent and continue living in her new apartment. She is just getting her life together as a recent high school graduate and newly enrolled at Fresno City College. Renee is a dreamer and sees the world full of options. She simultaneously aspires to be a jewelry designer, a marine biologist, and a nurse. She is not in a hurry to get to the future, and while she has lofty ambitions, she is also coming to terms with what it means to be independent, especially the financial obligations that come with it. Before the pandemic, Renee was on a trajectory to live her own life but soon could not get sufficient work to pay rent. Since then, her boyfriend has moved in with her to share expenses and she has been working a series of gigs on Craigslist and multiple jobs at fast-food restaurants cashiering.

Cashiering was not part of her plan but is the only type of work she could find. “Fresno is among the fast-food capitals of California—you can always find a job in fast-food!” she says. Besides, the pandemic upended her plans. She feels fortunate to have a job that gives her enough hours to pay the bills and keep her apartment. This is only possible because she is among the top cashiers at the pizza joint. Her employer introduced a gamification scheme to identify the top performers among the 20 cashiers by measuring the average time per transaction and the average “up-selling” amount for side salads, drinks, and desserts. So if you score among the top-performing cashiers, you’re guaranteed a full schedule of hours. Renee quickly embraced the game and knew she had to win; it meant she could stop looking for other work and avoid moving back home. She has been able to maintain her top status and full-time hours throughout the summer.

When she has the time, Renee returns to her dreams and imagines life without a pandemic. She has been following jewelry designers on Instagram and has been getting ideas for making a jewelry line. She is even using Instagram to showcase and sell some of her jewelry to her followers. She thinks she’ll continue to experiment with this entrepreneurial project and see how far it will take her. On other days, she imagines working on the pandemic’s frontlines and sees the impact she could have as a nurse. Today, she is scrolling through marine biology classes she can take in the fall.

KEY THEMES

- Jobs: Fragmenting into tasks and hours with more instability
- Workplace: Gamifying performance



SOURCES OF INCOME

- Part-time position at a fast-food restaurant
- Instagram customers for jewelry
- Craigslist gigs

CRITICAL NEEDS

Pathways

- Competing at the cash register for additional hours places the focus on the short term, so that cobbling enough hours becomes more of a preoccupation than managing a career or working on the self. Cultivating aspirations happens outside the workplace, on social media channels where role models can be discovered, tracked, and followed.
- More work becomes an incentive for better work performance. Gamifying work is seen as a way to extract more productivity from workers and shift focus on individual performance rather than systemic workplace issues. (See Protections, below.)

Places

- Workers' opportunities are tied to local and regional economies, as in the case of Renee, whose job opportunities were constrained to the vast number of fast-food establishments in her city.
- Virtual communities and social media feeds are the new digital places for cultivating aspirations and learning new modes of work and income.

Protections

- Surveillance in the workplace may cross legal and ethical boundaries as gaming becomes a manipulative form of management.
- Surveillance in the workplace may be embraced by younger generations at work when it's framed as a game, but data collected could be used to infer certain behaviors and characteristics that could be used to disqualify candidates from advancement or promotion.

FUTURE

Renee is unsure about the future but she also doesn't feel an urgency about her future. She is early in her work journey and experiencing independence for the first time. As she simultaneously explores distinct pathways ahead—jewelry designer, marine biologist, or nurse—she looks ahead to a post-pandemic time. For now, she will continue to win hours at work and remain the independent young woman she aspires to become.


EARLY STAGE

Stepping stones to better work

Fatimah Kidane

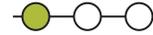
AGE 26

LIVES Oakland

JOB Childcare Center
Assistant + Gig Worker



Fatimah is the child of an Eritrean immigrant and Black Bay Area native. She is in the early stage of her professional and educational journey. After earning her associate's degree in early childhood education in 2016, she has worked as a teacher's aide in a local daycare center in Oakland. She makes minimum wage, but the job is a stepping stone toward the career that she really wants: working with children with developmental disabilities and delays. To pay for the bachelor's degree that she needs for that job, she does a wide variety of gig work on Craigslist, Instacart, and Upwork when she isn't at her full-time job. Fatimah lives with her parents, three younger siblings, her grandfather, and her orphaned cousin. Although Fatimah works long hours—40 hours at her full-time job and 10–20 hours of gig work—she is confident that she is biding her time while preparing herself financially and educationally for independent living and a future career.



BACKGROUND

Fatimah is a Bay Area native. She grew up in East Oakland in the house that her grandparents built. When she was 15, her family's house went into foreclosure, and they had to move to Fremont. Fatimah worked in food service at fast-food restaurants to contribute to household expenses throughout high school. She also pitched in to help at her mother's Eritrean restaurant. After she graduated high school in 2012, she was excited to move into a house with friends while attending community college. Unfortunately, unexpected expenses, including an ER bill and a rent increase, forced her to come back to live with her family.

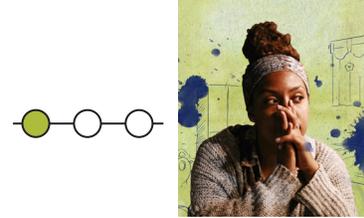
While Fatimah was in community college, she earned money babysitting, getting paid cash from people in the neighborhood and electronic payments from platforms like Care.com. She also picked up random gigs on Craigslist: doing laundry for a woman living with a physical disability, archiving paperwork for a small business, and working in food services for festivals and large events like tech company parties in San Francisco. Each time she had to move back in with her parents, she spent all of her time looking for work so she could avoid working for the family business. Her mother often criticized Fatimah for her dating choices.

Fatimah decided to move back in with her parents indefinitely in 2014 to have the money and time to finish her degree. All of the moving and work caused her to fail a couple of classes, and Fatimah stopped focusing on grades and just cared about getting a degree. In her last semester of community college, she met her boyfriend, Alejandro. As the son of Filipino immigrants, Alejandro knew how strict parents of immigrants could be. They decided to move in together as soon as they graduated. Alejandro's job at the warehouse paid overtime so Fatimah could live on her own until she and Alejandro broke up in 2019.

Once again, she moved back home and decided to go back to school so she could get a salaried job with benefits and move out permanently. She saved virtually every penny she earned. The demands of classes at a four-year university might keep her from working as much. The daycare center that she worked at offered a tuition reimbursement program for employees. Unfortunately for Fatimah, this program was suspended when the COVID-19 pandemic caused most businesses to shut down. She also lost 60% of her extra income without the large parties and events. To fill the gap, she started doing Instacart deliveries with her cousin.

KEY THEMES

- Jobs: Fragmenting into tasks and hours with more instability
- Advocacy: Focusing on the self, not systemic issues



SOURCES OF INCOME

- Childcare assistant
- Instacart delivery
- Babysitting
- Craigslist gigs
- Party catering

CRITICAL NEEDS

Pathways

- Workers biding their time in stepping-stone roles are generally optimistic with a strong future-oriented mindset. They are looking for more than fair wages when seeking work; they want loyalty and stability from employers that share this long-term mindset of investing in growth and value for the organization and its customers.
- These workers make trade-offs, taking on work that may have lower wages, fewer protections, and less flexibility than they truly need or require. Although that discomfort motivates them to get out of the role as soon as it's feasible, it also takes its toll on their health as many say that doing nothing is not an option.

Places

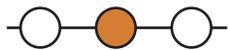
- Workers biding their time often live in multigenerational households to save money for their next investment in either furthering their education or moving for a better job.
- If their present-day role or demands outside of work do not allow them to save enough money, they will be locked into suboptimal work in job markets with few opportunities.

Protections

- While workers biding their time are looking more for progress than perfection, they may tolerate discrimination and toxic work environments in the short term, hoping that staying in the role will get them to the next step.
- They need protections that will not force them to quit before they are financially ready to leave and derail them from their path.

FUTURE

Fatimah plans to enroll in her first semester of university next fall when she thinks things will go back to normal from the COVID-19 pandemic. She's uninterested in the distance learning options that are now available. She's focused on saving as much as possible in the meantime so she doesn't have to take out any student loans. As long as the daycare center stays open, she will receive tuition reimbursement once her employer resumes the program. She hopes to graduate in four years and finally have a salaried role.


MIDDLE STAGE

Highly interrupted pathway

Pilar Hernandez

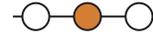
AGE 27

LIVES San Fernando Valley

JOB Unemployed (Random One-off Jobs)



Pilar is in the middle stage of her career journey. Her path toward professional success has been characterized by disruption. As a single mother and the daughter of immigrants, her familial responsibilities have kept her from completing college and stalled her career possibilities. Just before COVID-19, she was laid off from her job as a manager at a mobile communications retailer due to a shift in leadership. She is still in search of work. She and her daughter live with her parents while she looks for work and figures out career aspirations.



BACKGROUND

After completing high school, Pilar began attending a community college with the intention of eventually transferring to a four-year university. After her first semester, however, she had to take a break to care for her father who had fallen ill. Once her father was well, she returned for another semester before taking time off due to financial hardship. No longer in school, Pilar hoped to get more hours at her job at a mobile communications retailer but was denied. She sought out additional jobs to increase her income and save for school, but she soon became pregnant and focused her energy providing for her daughter instead. She worked a number of minimum wage jobs before landing the management position that allowed for some upward mobility. After three years of working for the company, she was promoted to manager. She worked in that role for two years before being laid off.

Since losing her job, Pilar has been looking for “little gigs online” while figuring out her next steps. While exploring new careers, Pilar places a lot of emphasis on self-improvement. She seeks to acquire various skills that will allow her to be flexible in her professional pursuits. As a response to the pandemic, she is especially interested in acquiring skills, such as coding, that would enable her to work from anywhere, remotely.

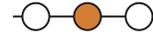
Education plays a significant role in Pilar’s aspirations. She believes that whatever choice she makes will require her to return to school. Still, she is split between pursuing a more traditional career that would require extensive formal education or going the modern trade route, such as a coding bootcamp. She is not worried about the practical challenges of returning to school (e.g., cost and time investment), she just needs to take actionable steps to move forward.

KEY THEMES

- Trade-offs: Managing multiple dilemmas
- Self-improvement: Improvising and adapting toward the future

SOURCE OF INCOME:

- Small gigs she finds online



CRITICAL NEEDS

Pathways

- Those with highly interrupted pathways like to make plans but struggle with follow-through due to outside circumstances. They need guidance that factors in potential interruptions and strategies for continuing to pursue their aspirations.
- Pilar wants to pivot her career but lacks the knowledge to navigate education and training decisions. She would benefit from programming that lays out practical career trajectories and helps her narrow her focus and set goals.

Places

- Pilar's familial responsibilities make her geographically bound. Because she takes care of her parents and is a single mother, she is limited to opportunities in the Los Angeles County area.
- Despite being in a major metropolitan area, Pilar doesn't rely on local resources in her job search or education plans. She would benefit from resources that help her identify local organizations that might be helpful, as well as information about community college programs/curriculum that might set her up for a specialized career.

Protections

- Pilar lost her last position due to a change in leadership. She now seeks to acquire skills and build a career that would make her less vulnerable to these kinds of circumstances.
- A sense of stability is critical. For Pilar, this sense of stability is partly rooted in workplace culture. She values a work environment where there is a sense of loyalty, belonging, and shared purpose. She prefers a familial feeling between her and her co-workers.

FUTURE

Pilar is optimistic about the future despite the high uncertainty. She speaks positively about the possibilities and believes that there are viable career paths out there for her. From her viewpoint, accessing these paths is a matter of self-improvement. She relies heavily on an American Dream-style narrative that ignores systemic barriers for achieving certain types of professional success in today's fractured economy.

 MIDDLE STAGE

Stepping back on the work treadmill

Jessica Campbell

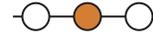
AGE 43

LIVES Pomona

JOB Caregiver



After earning her bachelor's degree, Jessica moved to Los Angeles to start a career in fashion. She ended up putting her career dreams on hold in her mid-20s when she had two children. Now that her children are older and more independent, she is contemplating her professional future but she's unsure what to do. She is not a particularly desirable candidate for the kinds of jobs that she wants but she doesn't know how to change that. She is also discouraged by the general lack of opportunities caused by the pandemic.



BACKGROUND

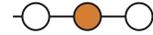
Jessica grew up in Dallas. After finishing college, Jessica moved to Los Angeles for her first job. She was passionate about fashion and got a job as an assistant at a major fashion brand. She hoped to work her way up in the company to become an executive. Three years into being an assistant, however, she became pregnant. After having her daughter, Jessica took three months off for maternity leave and then returned to the company. At this time, she was still with her daughter's father, although they were not married. A few months after returning to work, Jessica took note of the amount of money she was spending on childcare. She realized that it did not make financial sense for her to work, but she wondered if she should continue to work in hopes of getting a promotion and a subsequent pay raise. She and her partner ultimately decided she should stop working until their daughter could attend school. During this time, they unexpectedly became pregnant again. With Jessica no longer working, they didn't have to live in the city, so the couple moved to Pomona to save money. When Jessica's son turned three, her relationship with her partner fell apart. He moved to New York, leaving Jessica to raise the children as a single mom. Luckily, she was able to support herself through child support.

Although Jessica thought that her parenting duties would slow down once the children were in school, she soon realized how much responsibility she had as a single mom. It was up to her to drive her kids to and from school and to their extracurricular activities. It was hard to find work that would accommodate this schedule. Furthermore, it was up to her to take care of the household while the kids were in school. Realizing that her life revolved entirely around her children, and longing for her job in the fashion world, Jessica started an online fashion resale business. While out shopping for groceries or household products, she would stop in thrift stores to find vintage pieces for her online shop. Although she could not dedicate the time to grow the business, it brought her joy and a little extra income, but she eventually stopped. Now and then she would pick up some part-time work, usually in retail. However, these positions never lasted long, as it became stressful for her to balance them with her parenting duties.

Now that her children are in high school and are more independent, she wants to return to the workforce, but she is unsure where to start. She would love to go back into fashion but feels that her age and lack of experience would work against her. She has considered reviving her online shop now or starting a fashion blog for women in their 40s. In a couple of years, she will no longer receive financial support from her ex-partner and will need to work to support herself. She planned to use this time to explore different job and career options, but the pandemic has made that challenging. Jessica wants to find work that she enjoys, but this moment's uncertainty makes her wonder if that's realistic.

KEY THEMES

- Trade-offs: Managing multiple dilemmas
- Good Jobs: Seeking connection and flexibility



SOURCES OF INCOME

- Child support
- Occasional part-time work

CRITICAL NEEDS

Pathways

- Although Jessica has performed unpaid care responsibilities for the past 17 years, it does not translate into valued experience in the labor market. Her age and lack of valued work experience make it very difficult for her to be seen as a desirable job candidate.
- Even with a bachelor's degree, she has gotten little traction on jobs requiring one. She suspects that ageism plays a factor, especially at some fashion startups she's applied to.

Places

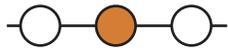
- Jessica left central Los Angeles for a more affordable Southern California town, but now that she wants to return to the job market, her options are limited.
- Commuting to a job in LA would make it difficult or impossible for her to handle her responsibilities as a mother.

Protections

- Jessica's career trajectory could have looked vastly different had she had access to financial childcare assistance or even universal access to childcare. With this resource, she could have more fully participated in the workplace and continued on the corporate fashion path the way she initially intended.
- Many mothers are not fortunate enough to receive adequate child support to sustain their families. While Jessica has had the option of not working, many mothers do not. Having more equitable access to childcare would reduce poverty and reliance on social services while increasing familial wealth with higher incomes.

FUTURE

Jessica is anxious about the future. She wants the freedom to pursue her fashion interests now that her kids are older but she feels ill-positioned to do so. Her lack of work experience, combined with her age, creates a challenge for getting a job at an established fashion business. She is open to getting a job at a retail store, but those jobs are difficult to find because of the pandemic, and she's worried about her family's safety. She could take an entrepreneurial path, but the thought of it makes her anxious as she's never imagined herself as a business owner. She also doesn't have savings so she would likely have to apply for loans to cover startup costs. Jessica hopes that the economy will recover soon so she can at least get a retail job in the interim while she tries to figure out her longer-term goals.

 MIDDLE STAGE

Overworked and underappreciated

Jason Iglewood

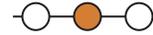
AGE 31

LIVES Los Angeles

JOB Warehouse Worker



Jason is single and lives in Los Angeles with three roommates, some of whom are immunocompromised. He has only worked for two companies since finishing college, both in entry-level positions. He is currently on voluntary leave from his job as a warehouse worker because he was uncomfortable with their COVID-19 safety protocols. He has been using his time off to plan alternative career strategies that would allow him to work for himself rather than for a big company.



BACKGROUND

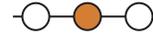
After finishing college in 2011, Jason began an entry-level position at a fast-food restaurant in hopes of eventually moving into a leadership position. After years of working with the company, he realized the psychological toll of its work culture and transitioned to a company whose values aligned with his own. He started in an entry-level position at a warehouse where there was more of a family culture and less emphasis on efficiency and productivity. He “left the machine to be a part of the team.” Like in his first position, he hoped to progress within the organization. While this position is, in some ways, an improvement from the fast-food restaurant, Jason has become aware of the issues that exist within this company as well. While there are opportunities for growth within the company, Jason has witnessed numerous co-workers progress in the ranks, some of whom were with the company for less time. He even trained some of these individuals himself. He feels that he is being passed over for these opportunities because he is vocal about workplace issues and has consequently come to be seen as a “troublemaker.” Even though he has temporarily held some of these senior roles, he never receives the promotion that his job performance and experience should provide him. His mental health has suffered as a result of this experience.

Jason took leave from his current position after multiple employees reported contracting COVID-19. He is nervous because both he and some of his roommates have compromised immune systems. He also didn’t feel that the additional compensation was enough, given the situation’s risks and stakes.

Jason’s experience has made him wary of working for big companies, as he views his experiences as a symptom of toxic capitalist culture. He says, “These companies only care about my labor; they don’t care about me!” Lately, Jason has been exploring how to make money online through building his following for his YouTube wellness channel. He also plans to return to school for his master’s in psychology to eventually build a business as a virtual wellness coach. Although Jason’s plan involves some self-improvement, especially if he is going to build his own business, his choice to take this path is rooted in his frustration with capitalism and its work culture. Jason sees the big picture and believes the struggles he has faced building his career are systemic. Thus he is taking the necessary steps to detach himself from corporations and protect himself from this system that has taken a psychological toll on him.

KEY THEMES

- COVID-19: Accelerating instability and insecurity
- Self-improvement: Improvising and adapting toward the future



SOURCES OF INCOME

- Currently on leave from work and unemployed
- Living off of savings
- YouTube business as a virtual wellness coach

CRITICAL NEEDS

Pathways

- Those who work for employers with little regard to their well-being recognize unfairness in the workplace and its mental and psychological impacts. They are drawn to companies with healthy work cultures fueled by leaders who care about an employee's health.
- Many are looking for entrepreneurial opportunities that allow them to bypass some of the psychological and emotional stresses that come with organizational culture and working for companies.

Places

- Although large cities like Los Angeles certainly have a surplus of jobs that view workers as replaceable, employees everywhere find themselves in a buyer's market where hundreds of workers compete for the same role, especially during the COVID-19 pandemic.
- Healthy work culture is not tied to geography but to management. Workers like Jason have one option when they find themselves in a toxic work environment: quitting.

Protections

- Workplace protections are essential for workers with existing physical and mental health concerns. Lack of protections can also introduce these issues for those who don't currently struggle with them.
- It is crucial that workers are aware of their rights. They want to feel as though they can safely advocate for themselves and their fellow workers around equity and safety issues.
- The inability to receive raises or promotions doesn't fall into the category of rights, but nonetheless levies a psychological toll by exploiting their hard work and diminishing dignity in the workplace.

FUTURE

Jason doesn't plan to return to the warehouse but he has not yet communicated that to his boss. Right now, he is focusing on developing his YouTube following so that he can monetize the wellness persona he's created in that channel. He is also researching graduate programs to find one that is affordable enough for him to attend. He may need to return to the warehouse to save more money before going out on his own, but he hopes to be independently earning income by this time next year at the latest.


MIDDLE STAGE

Entrepreneurship out of necessity

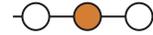
Soledad Ramirez
AGE 38

LIVES Sacramento

JOB Entrepreneur


Soledad is a second-generation Mexican American in the middle of her work journey.

After graduating high school in 2000, she spent five years earning her associate's degree in communications at Los Angeles City College. She had hoped to work for the local television station but found that they were unwilling to hire someone with her educational background. Throughout school, she worked as a contract production assistant on some independent projects in the Los Angeles area and occasionally worked as a babysitter. After graduating, she took on an assortment of temporary office jobs. She would sell skincare products like Avon and Rodan + Fields to make ends meet between jobs. When her apartment building closed for redevelopment two years ago, Soledad moved back close to her family in Sacramento. She wasn't having much luck finding



temp work, so she started looking for alternative income streams. While scrolling Instagram, she learned that many women had Instagram boutiques of clothing and jewelry. After watching many of their Instagram Live streams and Instagram Stories, she launched her online boutique. She put her communication skills to good use in marketing the boutique and hired freelancers on Fiverr for graphic design and video editing.

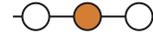
BACKGROUND

Soledad is closer to income stability than she has ever been in her adult life. Before her current entrepreneurial pursuit, she was all too familiar with negative balances in her bank account. She had been essentially homeless for eight months after getting evicted during the Great Recession, couch surfing with friends from community college and former co-workers. She came close to moving back home in 2009 but luckily got hired to work as a moderator for Facebook. The \$13/hour wages were the highest that she had ever had, but the work exhausted her emotionally. She lasted in the role nearly 16 months before she couldn't make herself get out of bed anymore. One day of no work turned into a week, which turned into a month. Because she was a contractor, she was not eligible for unemployment, nor was she in a position to search for work.

She moved in with her boyfriend at the time, Andre, to save money. They barely got by on his teacher's salary plus Soledad's babysitting and nannying gigs (paid in cash). After breaking up with Andre a few years later, Soledad went back to school to earn her bachelor's degree to pursue her dream career in television. But she made poor grades because she had to work long hours to pay tuition. After her third F, Soledad dropped out.

By 2016, she knew something had to change. Her great aunt, who she lived with, was diagnosed with early-onset Alzheimer's disease. She turned to a steady stream of gig work, mainly childcare from Care.com and Craigslist, and copywriting gigs for Amazon, eBay, and Instagram products from Upwork and Fiverr. Despite working 14- to 16-hour days, often six days a week, Soledad was barely making ends meet. Once the COVID-19 pandemic hit, her older brother told her she and their great aunt could move in with him and his family to save money.

With no connections to people in the television and film industry, Soledad turned to other sources of income. Her experience juggling multiple gigs had prepared her to start her own business. After seeing women like her using social media to earn income, she decided to throw her hat in the ring. She could run the business and still have time to care for her great aunt, thanks to the lower rent payment now that she was living with family. Aside from her mother, who kept texting her angrily, telling her to get a real job as a nanny, her loved ones supported her small business. It didn't pay for all of her expenses, but Soledad contributed to the household's grocery budget on top of rent, so no one complained. Instead of identifying herself as a type of worker, Soledad identifies with her sense of ownership of her time and the product and value of her labor.



KEY THEMES

- Hustling: Defining an alternative to career pathways
- Self-improvement: Improvising and adapting toward the future

SOURCES OF INCOME

- Instagram boutique
- Copywriting on Fiverr and Upwork
- Caretaking stipend from the state

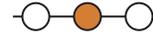
CRITICAL NEEDS

Pathways

- Some workers turn to independence and entrepreneurship out of necessity. They see the constraints of work on limiting their income and flexibility. They are willing to sacrifice a steady paycheck to fulfill a sense of purpose beyond identifying with work.
- Workers like Soledad see their flexibility and ability to uncover opportunities as an asset. Entrepreneurs don't expect stable, reliable work to provide for their needs.
- Ownership and agency give entrepreneurs a sense of purpose. Rather than hustling to monetize their time, they seek to optimize for achieving personal goals like contributing to their family and community's well-being. This frees them from the negative stigma of low wages as they turn their attention and commitment to creativity and improvisation.

Places

- In job markets dominated by minimum wage labor without a career path to higher wages, workers like Soledad are turning to entrepreneurship out of necessity. Multigenerational housing is becoming more commonplace due to the COVID-19 pandemic and the increasing demand to care for young and elderly family members. Workers like Soledad who live in multigenerational homes will have to navigate family commitments and live far from metropolitan areas that offer better employment opportunities.
- Working and learning occur outside of the formal classroom and job market. This shift from institutions to social networks frees entrepreneurs from the financial and time burden of formalized learning while providing them with on-the-ground apprenticeships leading to multiple income streams. This also exposes them to scams and misinformation as unscrupulous opportunists take advantage of new entrepreneurs' desperation.

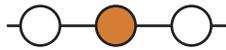


Protections

- Without the in-kind support of family, Soledad would have nowhere to go. As homelessness in California continues to grow with housing unaffordability, workers without family or friends to live with need a safety net, especially when trying to transition to new income streams or are between contract gigs.
- Soledad doesn't know about the mechanics of running a business other than what she has learned from influencers on Instagram. Although she finds many experts on topics ranging from marketing to finance, she doesn't have any easy way to know what she doesn't know to grow her business to be financially sustainable. She lacks access to mentors and doesn't know if she's eligible for small business loans and grants.

FUTURE

Soledad dreams of being one of the digital nomads she sees on her Instagram feed once her business takes off, pinning locales like Tulum (Mexico) and Bali (Indonesia) on her Pinterest board. She's traveled outside the United States only once, when she was 11, to visit her mother's family in El Salvador. She thinks she's found the right business coach to help her achieve her dream. All she needs to do is scrape together the coach's \$5,000 fee. Although the coach charges a lot, Soledad is sure the cost is an investment in her future, and importantly, a debt-free investment.

**MIDDLE STAGE****Stuck in a dead-end job****James Felder**

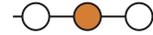
AGE 38

LIVES San Bernardino

JOB Adjunct Professor



James is in the middle stage of his career but with little opportunity for advancement. He began adjuncting at private universities and community colleges in Southern California after earning his master's degree at Cal State Northridge and hasn't been able to move past this. Now that he has a family, it is difficult for him to return to school or start over in a new industry. His annual salary equivalent is less than \$15 an hour. However, as an adjunct professor whose contracts are course by course, he knows he is vulnerable to losing his job and has to decide how he should set himself up for the future.



BACKGROUND

James completed his master's degree in history in 2008, at the age of 26. He got an adjunct position teaching two courses at a private university in La Verne. He planned to teach there for a few years—just long enough to pay off his student loans—before applying to Ph.D. programs. Three years into teaching, he and his partner had their first child, leading him to postpone applying to doctoral programs. Although he'd hoped for a full-time teaching position, none were offered in his field. Colleges and universities had started to shift toward a more adjunct-centric model, and few new full-time positions were being created. Given this reality, he supplemented his teaching load at with additional courses at East Los Angeles Community College. A year later, he and his partner had their second child. The commute into Los Angeles detracted from the time he was able to spend with his family but James felt that it was a necessary sacrifice since they needed the income.

Although James has been able to continue teaching online throughout the pandemic, he is nervous about what will happen in the future, given the crisis of higher education and his lack of job security. He is currently trying to forge a career path that allows for more advancement opportunities and earning potential with job security. However, he struggles to figure out exactly what that would look like. He is beginning to face the reality that he is stuck in a dead job and career.

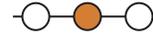
Over the years, James has considered leaving academia, but there are practical barriers to making the transition. Although he has a master's degree, it does not qualify him for many positions outside of teaching. Thus, changing his career path would likely require that he return to school or do some kind of specialized training. However, returning to school would be challenging because it would require him to reduce his workload, and his wife's income from being a public school teacher is not enough to sustain their family. They also cannot afford to take out student loans. James is worried and does not know what to do next. For now, he's given himself the time he has at home due to the pandemic to figure things out.

KEY THEMES

- COVID-19: Accelerating instability and insecurity
- Self-improvement: Improvising and adapting toward the future

SOURCE OF INCOME:

- Adjunct teaching at private universities and community colleges



CRITICAL NEEDS

Pathways

- Those in dead-end jobs struggle to settle for what they currently have or attempt to pivot to another industry. However, the latter likely requires them to return to school or go through some form of additional training, which poses practical barriers such as loss of income and accumulation of more debt. They need to have more insight into how their skills can be applied in the larger marketplace of work.
- Those in dead-end jobs struggle to leave their current positions because they have gained specialized experience in a given field or with a specific organization. Their skills and experience don't translate outside of those industries and companies. They need more guidance on how to make career transitions.

Places

- In theory, there are lots of opportunities to work in education. In reality, these jobs are hard to secure because many people are vying for them, and many of the applicants have stronger credentials or seniority. The nature of the academic market is that you have to have a certain level of geographic flexibility. This poses a challenge for those who wish to remain in the same place or need to remain in the same town or city because of personal responsibilities.
- There's a temptation to move when stuck in place because it can reduce living expenses and present job opportunities. However, workers stuck in place feel some hopelessness about finding a way out, so moving seems like a pointless endeavor.

Protections

- Adjuncting has few protections in terms of job benefits and security. Contracts are often signed in one-year increments, which make adjuncts extremely vulnerable.
- However, unionizing is an increasingly important topic amongst adjuncts and other gig workers.
- Adjuncting is one of many jobs similar to the gig economy but under the guise of colleges and universities' perceived stability.

FUTURE

James will be adjuncting for the foreseeable future. He hopes that because most higher education institutions are on a hiring freeze, they will simply keep rehiring their regular adjuncts rather than issuing a job call. However, in the long run, he knows he's in a precarious position, so he hopes to figure out an alternative career pathway that allows him to continue supporting his family while increasing earning potential and stability.


 LATE STAGE

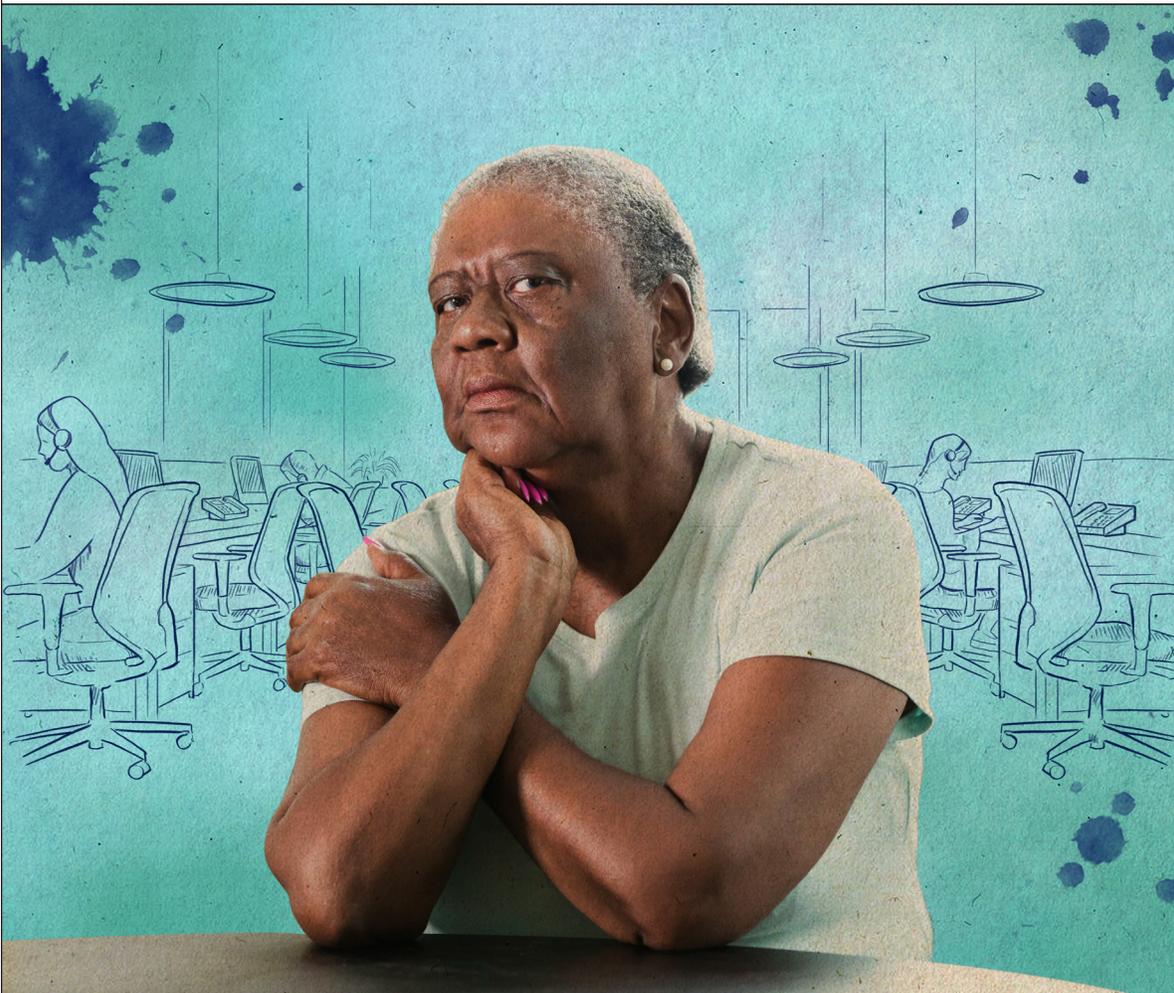
Never retire

Verna Jones

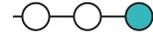
AGE 68

LIVES Fresno

JOB Administrative Assistant



Verna is nearing the end of her work journey. She feels somewhat ambivalent about retirement. She does not have the financial means to retire completely and feels that retirement would not allow her to fully pursue her sense of purpose. However, she lives in a region with few work opportunities that pay more than minimum wage. Because of her age, she has a hard time finding a full-time role. The contract opportunities that once helped her make ends meet have dried up over the last five years, leaving her scrambling to do an assortment of random gigs, such as selling items on Amazon and eBay, volunteering for clinical trials, and making deliveries for platforms like DoorDash and Uber Eats.



BACKGROUND

Verna has had a long career with many roles across a wide range of industries. As a teenager and young adult, she grew up picking berries and peaches in the Central Valley. Her oldest brother hated working in the hot fields, so he left home at 15 to work in Los Angeles. Verna followed him there when she was 19. She did many odd jobs initially before working in a warehouse for a couple of years at a local business that supplied coolants and HVAC parts. She then moved to work as the part-time receptionist when the full-time receptionist left for maternity leave. Verna believed in taking advantage of any opportunity to learn, so she also learned the company's software to log and track inventory. At the age of 24, she finally got a full-time job as the inventory assistant. Although it wasn't a salaried position, it provided benefits.

With her new administrative skills in tow, Verna worked at the company for nearly a decade. By the time she left for maternity leave, her hourly wage had only increased by \$2/hour. Verna stayed at home to raise her son for about a year, living off of her husband's wages and a few administrative gigs that she could do at home occasionally. She decided to attend community college to learn more skills so she could reenter the workforce. Juggling the demands of part-time work, her education, and childcare eventually got to be too much. She left school and got a job as a call center associate for an airline. The job paid well and came with benefits, including childcare assistance. Verna worked at the call center for 26 years before the airline opted to close operations and move the call centers to Phoenix, where the cost of labor was cheaper.

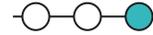
By this time, she was divorced. Her son had gotten married and moved to Fresno to be close to extended family. After a few years of juggling temp work and occasional projects where she could work as a contractor, Verna started seeing less income coming in, forcing her to rely on her savings even as her rent kept increasing. When the pandemic hit, she decided to move back to Fresno, opting to live with her son and his family. She had hoped the state would reopen soon so that she could get back to work, but the lockdown was never-ending. At least she had time now to go back to school and earn her degree.

KEY THEMES

- Self-improvement: Improvising and adapting toward the future
- Jobs: Fragmenting into tasks and hours with more instability

SOURCES OF INCOME

- Social Security
- Selling items on Amazon and eBay
- Participating in clinical trials
- Making deliveries for platforms like DoorDash and Uber Eats



CRITICAL NEEDS

Pathways

- For older workers, opportunities for good jobs are in the rearview mirror of their work journeys. Although training and reskilling may open some doors, ageism will likely make switching roles or career pathways virtually impossible.
- Outliving savings and income sources is more of a concern than continuing to build a career for people late in their work journeys.

Places

- Older workers will not see the financial advantage of moving for the sake of work opportunities or lower costs of living. In larger, more urban areas like Los Angeles, housing costs continue to skyrocket. In smaller localities such as Fresno, these workers can find more affordable housing, but job opportunities are few and far between, and pay is lower.
- Moving to find work or reduce expenses has a disruptive downside, including dislodging workers from their communities, which are often sources of opportunities and a safety net when other options are unavailable.

Protections

- Senior workers need stronger protections against ageism in the workplace as well as income protections when retirement benefits drop to the poverty line.
- Many gig platforms provide low barriers to entry and create a shortcut to finding work without having to negotiate discrimination or stigma.

FUTURE

Verna spent her entire career acquiring skills and excelling at what she does but has little to show for it financially. Nevertheless, she feels that her years of experience still have the potential to positively impact others. She hopes that by completing her associate's degree she can work with young women in the community to advocate for their needs in work and their careers. She doesn't want young people to make the same mistakes she made when she was their age.

 LATE STAGE

Jack of all trades

Nick Marston

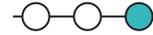
AGE 55

LIVES Riverside

JOB Electrical Journeyman



Nick is in the middle-to-late stage of his work journey. He's had several different jobs. Each of his work paths has been interrupted in some way—having to take care of a child with disabilities, a health crisis necessitating a series of surgeries, and most recently, his employer going out of business due to COVID-19. He is too young to retire and too old to continue doing the kind of physical work that was a source of income for him for decades. He dreams of finishing his apprenticeship as an electrical journeyman and working as a licensed electrician as part of the local union.

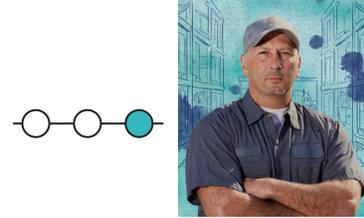


BACKGROUND

Nick is a 55-year-old, married white man with two children, one in high school and the other in college. He lives in a rented apartment in Riverside with his wife and son, who has a learning difference. Nick has worked all his life, starting at the age of 14. He has done many different kinds of jobs—entertaining at children’s parties as a clown and puppeteer, driving trucks long distance, working at a warehouse, doing delivery, maintenance, and construction work, and often combining different jobs at the same time to support the family. A lot of his work involved strenuous physical labor. As he was moving things in the warehouse, his back snapped and he needed surgery, ultimately leaving him with chronic pain and a disability. Although he received compensation for his injury, the amount was insufficient to continue receiving required medical treatment, and he has reconciled to live with the physical pain. “I have a high tolerance for pain, so I am just living with it,” he says.

Nick is also an artist and has been creating sculptures and other art pieces, which he tries to sell on eBay. He tried to use his talent for professional advancement when he worked as a driver for a dental clinic. “Making crowns and molds is like sculpting, and I could be good at it,” he thought. His boss also thought that he would be successful at the job but would not give him the time to train as a part of his job. He would have to do it in his free time instead. Nick really couldn’t afford to do this as time is all he has to sell to make a living. For most of his life, he either worked long hours (as a truck driver) or pieced together multiple gigs to survive. At one of his jobs, he would have to work 20 hours straight and then be called back four hours later to start a new shift. “I had to sleep in my car in between shifts. I was so exhausted all the time. And they expect you to come in bright and ready for a new shift when you hardly had a break. But you can’t complain, because there are thousands of others who are waiting to take your job.”

A year before the pandemic broke out, Nick decided to get a license to become an electrician journeyman. He enrolled in classes at a community college while also working as an apprentice for a construction company. He realized that it would take 4–5 years to get the license, but figured that it would eventually free him from heavy physical work and allow him to oversee the work of others. However, the company for which he worked as an apprentice went out of business during the COVID-19 quarantine, and he is no longer able to continue on this path. Instead, he has turned to digital platforms—Uber, Lyft, Task Rabbit, Indeed—to find work. “I’ve always liked driving,” he says. “It gives me a sense of freedom, I can be my own boss and not ‘work for the man.’” He also tries to find other work and spends 1–2 hours every day scanning Craigslist and Indeed. “I’ve applied to thousands of jobs on Indeed but got maybe 1–2 replies. None of them resulted in actual work.” Nick feels like he is in suspended animation right now, waiting for the pandemic to end, hoping that he can go back to pursuing his apprenticeship.



KEY THEMES

- Jobs: Fragmented into tasks and hours with more instability
- Hustling: Defining an alternative to career pathways

SOURCES OF INCOME

- Salary from driving
- Disability payments
- Gigs on Craigslist, Uber, and Lyft
- Supplemental income trading on eBay and selling his artwork

CRITICAL NEEDS

Pathways

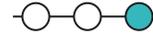
- Nick needs financial assistance and time to allow him to finish his required courses and obtain the license to get a more stable job with better earnings.
- With many businesses affected by COVID-19, it is difficult for Nick to find a company that would hire him as an apprentice. Without the required time as an apprentice, it would be difficult for him to obtain the electrician's license.

Protections

- Nick was working overtime and did not feel like he had an option to demand sufficient time off. Work was physically exhausting, yet he felt disempowered to voice his dissatisfaction—he felt many others were willing to do his job.
- Like many older workers engaged in demanding physical work, by the time Nick reached his 50s, he had sustained debilitating work injuries and little financial security. While he can get disability payments, he has no retirement savings or assets, such as a home, to ensure economic security.

Places

- Right now, it is important for Nick to stay close to a major metropolitan area, like Los Angeles, because his chances of getting gigs are greater there. However, the cost of living there is higher than in many other parts of the state or the country.
- Family is a significant consideration for his location. He wants to stay close to his college-age child and dreams of buying a property jointly with him.



FUTURE

Nick feels demoralized and uncertain about the future. COVID-19 derailed the pathway he was on and it feels like he needs to start all over again with his license, apprenticeship, and all the required steps he needs to take to put himself back on that path. He is not even sure that this path will pay off in the longer term. Who will hire him? Will there be enough work for people like him? He is exploring many different pathways—getting back into his art and hobbies, just continuing with gig work, finishing required college units to get back on the apprenticeship path. He and his wife have turned to online gurus and read inspirational books on how to be financially independent, often of questionable quality. His biggest hopes are for his children, who he wants to be more economically secure and help take care of him and his wife as they get older.

Working on the Second Curve

From Institutional to Non-Institutional Work

In his book, *The Second Curve: Managing the Velocity of Change*, futurist and former president of Institute for the Future, Ian Morrison, argues that any period of big technological transformation is characterized by the simultaneous existence of two curves.

The first is the incumbent curve, an old way of doing things, the way we've got things done before, often quite successfully. Because we've operated on this curve for a long time, we've worked out the norms, practices, and regulatory and legal frameworks (i.e., the basic institutional infrastructure supporting and enabling this curve) supporting them. Some organizations may continue operating on the incumbent curve indefinitely, and for some, it may even deliver a reasonable pace of growth. However, looking long term, this way of doing things is in decline as a nascent curve ascends, representing a new way of doing things.

Nowhere is this more evident than in the world of work today. Over the last 100 years in the United States, we have perfected the art of *institutional production*—a model in which most value creation and resources were concentrated and flowed through large formal hierarchical institutions with large numbers of employees. Thousands of business books have been written about how to manage and optimize such organizations, from the early works of Fred Taylor on scientific management to W. Edwards Deming's teachings on Total Quality Management to Jerry Porras' *Built to Last*. By the middle of the 20th century, after decades of struggles and labor unrest, we worked out the social compact between workers, businesses, and government, which ensured decent working conditions, career advancement, benefits, and economic security for workers in such organizations while they delivered profits to shareholders. We created regulations and laws to address worker safety, non-discrimination, and means of addressing grievances.

Today, however, this curve of institutional production is declining. In its place, we see a new curve of fragmented, non-institutional work emerging. This is the curve on which many workers we interviewed for this report find themselves today (see Figure 3). Instead of stable, well-paying jobs with benefits and possibilities for career advancement, these workers are engaged in informal, piecemeal work, coordinated through algorithms and various web platforms, without protective institutional arrangements or ways of aggregating voices with millions of others like themselves. Indeed, these workers are disconnected from most institutions that can offer them means of economic security and support. They are wading through the new terrain of work on their own, relying on their own personal and family assets, in the process showing remarkable levels of resilience, ingenuity, and grit, while at the same time enduring undue physical and psychological stress as a result of low-paying and unstable work.

Figure 3. Working on the Second Curve: From Institutional to Non-Institutional Work



Source: Institute for the Future and Ian Morrison, *The Second Curve*, 1996.

COVID-19 has accelerated an already-existing shift toward non-institutional work. IFTF and others have been tracking the trend for more than a decade. Indeed, in his book [The Fissured Workplace](#), David Weil, professor and former Department of Labor senior official, documents the growth of various types of contracting, outsourcing, and franchising relationships in which workers perform their duties through loose networks of intermediaries or as free agents instead of directly for the corporations that ultimately profit from their labor. Non-institutional workers are often monitored and controlled as closely as any regular employee, but they do not enjoy labor protections, stock ownership rights, and many other benefits that traditional employees have.

The experience of the majority of workers we interviewed can be seen as an extension or an iteration of fissured work. What makes this type of work unique, however, is that it often does not involve intermediaries. Instead of jobs or longer-term contracting arrangements, these workers must manage themselves. They have to assemble enough hours, sometimes minutes, of paid tasks obtained from a diverse set of platforms, with hardly any human intermediaries.

While some workers we interviewed did work in more traditional part-time roles, many still had to supplement their often limited hours with on-demand or non-institutional work. It is also important to note that many of the practices and tools typical of on-demand work—dynamic scheduling, monitoring of hours, use of gaming techniques to increase productivity—are quickly migrating into institutional work settings, particularly in retail and food services, in the process making many jobs in these sectors more fragmented, unstable, and unpredictable.

Why is this way of working on the rise, and why do we believe it is not a simple response to the pandemic? To answer this question, it is helpful to take a wider historical perspective and remember that the way we create value—the way we work—has changed dramatically over time. We did not always sustain livelihoods by selling our labor to large formal organizations. In fact, in the long history of human existence, making a living through such organizations is a relatively recent invention. So why and how did this way of working emerge and become central to how we work? This is the question Ronald Coase, a Nobel Prize economist, posed in his seminal 1937 paper, “The Nature of the Firm.” He asked a provocative question: Why do we need corporations (large institutions)? Why not just produce and trade as individual agents? His question was timely, as the 1930s was an era of large-scale industrialization and factory production.

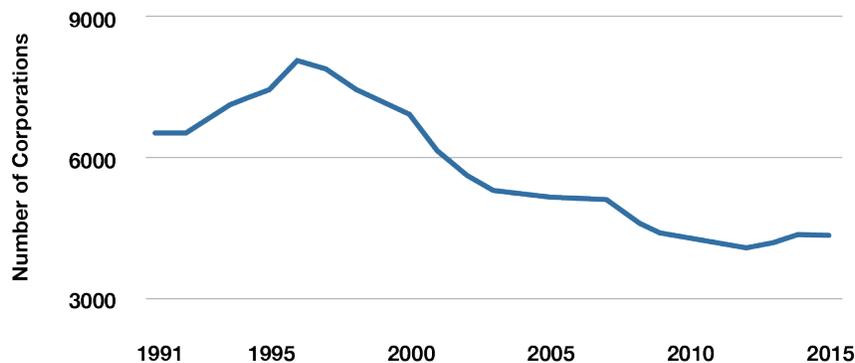
The answer Coase arrives at is that aggregating resources, including people, under one organizational umbrella allows us to minimize transaction costs (i.e., the expense of planning and coordinating production activities) while increasing scale and garnering greater profits. In this sense, large organizations can be seen as a social technology for scaling up activities while minimizing the costs. Before the invention of large corporations, people weren’t sitting around doing nothing. They were producing goods and services, but their activities were limited in scale. They produced relatively small quantities and sold or traded primarily with others in close geographic proximity—neighbors, family, or tribe. We can think of the 20th century, with its emphasis on productivity, scale, and scientific management, as the era in which we conquered scale.

For most of the 20th century, to achieve scale, organizations needed to hire more people and put in place mechanisms for efficiently coordinating workers’ activities. However, the new generation of companies is based on a different operating system to coordinate activities and deliver profits. Using digital networking, mobile and computational technologies, algorithms, and data analytics tools, they can coordinate activities and generate profits without hiring large numbers of people.

These companies are part of a new digital coordination economy. In this economy, companies deploy algorithms to identify and match those in need of something with those who can fulfill their needs, including human and non-human agents. There are no career ladders to climb for the new class of on-demand or platform workers and often no human bosses holding them accountable. Your “manager” might even be an algorithm that breaks down jobs into individual tasks and automatically routes them to the best qualified and available worker.

We can measure the decline of institutional work (i.e., the incumbent first curve) when examining the number of public corporations (i.e., corporations in which shares are sold to the public and are openly traded on the stock exchange). In the past 30 years, the number of such corporations has declined greatly (see Figure 4). Professor Gerald F. Davis, who has written extensively about the disappearing corporation, asserts that this decline cannot be explained simply by mergers. Instead, it is better explained by a combination of downsizing and demise.

Figure 4. American corporations listed on U.S. stock markets, 1991–2015



Source: World Bank, [Gerald Davis, *Post-Corporate: The Disappearing Corporation in the New Economy*, 2017.](#)

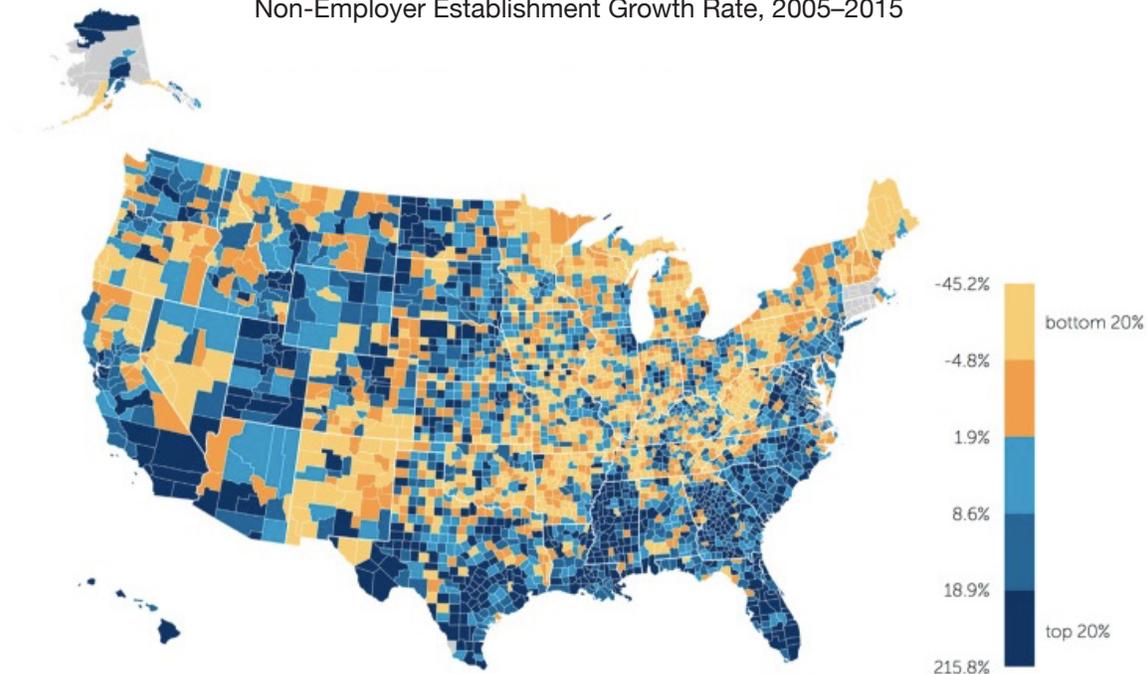
Unlike their predecessors, the new generation of companies (i.e., those on the nascent second curve of non-institutional work) is not a large job creator. According to Davis, “The combined global workforces of Facebook, Yelp, Zynga, LinkedIn, Zillow, Tableau, Zulily, and Box [were] smaller than the number of people who lost their jobs when Circuit City was liquidated in 2009. Throw in Google, and it’s still less than the number who worked at Blockbuster in 2005.”

Rather than large employers, newer companies are large profit generators for investors and founders. Using the latest technologies and operating in domains where regulations and constraints have not been established, they follow the Coasean logic of minimizing transaction costs while scaling delivery of products and services as well as delivering large returns to major shareholders. Instead of hiring people and investing in many necessary inputs to do so, these companies “rent”

them—people, servers, and many other needed services. As more of the economy takes the form of services and virtual goods, firms can be very large in revenues and profits but small in assets and employment. In short, the vanishing public corporations in the United States most likely represent a broad shift in the organization of the economy. While there is wide disagreement about the exact numbers of workers engaged in various forms of gig or contract work, there is no doubt that the number has grown substantially in the past decade (see Figure 5).

Figure 5. The rise of the gig economy workforce

Non-Employer Establishment Growth Rate, 2005–2015



Source: NACo analysis of the US Bureau of Labor Statistics (BLS) Non-employer Statistics, 2005-2015.
<https://www.naco.org/sites/default/files/documents/Gig-Economy.pdf>

ITF research over the last ten years points to this larger systemic transformation in the work landscape. However, as mentioned earlier, organizations are a social technology, the design of which is not preordained. Rather, it is a product of multiple factors, including social and cultural norms around what is fair and acceptable (slavery was outlawed as a result of moral outrage even though it was essential to the economy of the South), available technological and scientific knowledge (IT outsourcing would not be possible without the existence of an extensive global communications infrastructure), legal and regulatory regimes (anti-monopoly, fairness in hiring, safety rules, and many other regulations create boundaries within which organizations are allowed to operate), levels of education, and availability of the labor force. The shape of the nascent curve is not inevitable or technologically determined.

In Germany, for example, the same ride-sharing platforms that operate in the United States have to work exclusively with professional and licensed private-hire vehicle (PHV) companies in which drivers and cars have the necessary licenses and permits to transport passengers. Some cities have outlawed ridesharing apps or have created locally controlled and operated ones. The same technologies are shaped by very different policies, norms, and regulations leading to very different worker outcomes—more stability, better pay, and protections for German drivers.

Many workers interviewed for this report are experiencing deleterious impacts of non-institutional work, as a result of mainly U.S.-specific factors. Some of these include gaps in regulatory oversight, lack of representation and power centers that allow the collective voices of workers to be heard, a social safety net which ties many benefits to formal employment, capital flows, and tax mechanisms that favor large capital holders rather than wage earners. Some are forced into non-institutional work out of necessity. Professor Tressie McMillan Cottom argues that many Black and Latinx women are excluded from participation and advancement in many occupations and resort to non-institutional and various types of entrepreneurial work arrangements out of necessity, either as an adjunct to formal employment or a substitute for it (Cottom). What has been reality for those traditionally excluded from the benefits of participation in formal employment is increasingly likely to become reality for wide swaths of the population, and the COVID-19 epidemic is only accelerating the trend.

While many workers we interviewed show remarkable resiliency, the larger systemic transformation in the nature of work and corporate structures is something beyond their control. As Davis sums it up, “The disappearance of the public corporation is a complex social problem with parallels to anthropogenic climate change. It is a slow-moving yet observable phenomenon with both predictable and surprising consequences. In particular, it has large implications for where and how social welfare services such as health care, wage stability, and retirement security can be provided” (Davis).

While we need to continuously equip workers with skills and training necessary for their dignified participation in the economy and society, we also need to create a new social compact and address systemic challenges that arise with the transition to the new work landscape. We think of manufacturing jobs as good jobs today. In fact, in the early years of industrialization, much assembly work was back-breaking, dangerous, and unhealthy. It wasn’t until we implemented laws, policies, regulations, governance principles, and instituted a power structure that manufacturing turned into an industry of well-paying, good jobs. Nothing makes it impossible for us to turn the new generation of non-institutional work into good work. And the time to do so is now, as more people are ending up in these new work arrangements.

Insights and Challenges

As mentioned in the introduction to the report, ethnographic foresight, a methodology the IFTF team used in this project, brings together an understanding of lived experiences of real people and key social and technological trends emerging on the horizon. The purpose of such research is to anticipate challenges and opportunities early to guide strategic action.

Our ethnographic research has revealed that the work experience of most people we interviewed did not meet any of the key characteristics of “good jobs.” Recent studies have identified several such characteristics (“Not Just a Job”):

- Level of pay
- Stability and predictability
- Control over hours
- Job security
- Employee benefits
- Career advancement opportunities
- Enjoying day-to-day work
- Having a sense of purpose and dignity
- Having the power to change things that you are not satisfied with

Most people we interviewed, the majority of whom were Black and Latinx women, work for low wages, struggling to make ends meet, often having to work long hours in addition to spending large amounts of time looking for paid hours. Most do not get benefits that would give them economic security and financial protections. Their pathways rarely lead to advancement, instead putting them into an “up and down” career cycle. Most do not feel like they have the power to change things, particularly in the COVID-19 era, as competition for work is high and there is always someone next in line ready to take their job.

We believe that many more people are likely to face a similarly fragmented and non-institutional work environment as forces driving the decline of large public corporations and the shift to on-demand work described in Part 1 accelerate over the next ten years. However, these developments do not have to produce deleterious effects for working people. There is nothing deterministic in how they will play out and there are opportunities to shape workers’ outcomes in a positive direction. As mentioned in Part 1, the way we organize work and the resulting experience of work is shaped by a variety of social, economic, technological, and political factors. Just as we turned manufacturing jobs into “good jobs” in the 1950s, we can shape the new curve of work to be good for working people. To achieve this, we need to address several challenges:

ASSET-POOR WORK

Much of the work on the second curve not only provides inadequate income streams but does not give people an opportunity to build out resources to ensure economic security, such as health insurance and retirement benefits, vacations, sick days, training, and equity stakes in companies or platforms for which they work. IFTF defines assets broadly to include financial assets and other key resources an individual or a household needs access to to thrive. Given already stark racial wealth inequalities (the average wealth of white households is ten times greater than that of black households, with household wealth defined as all household assets minus debt), proliferation of asset-poor work has the potential to widen the already large racial wealth gap. Addressing the challenge of asset-poor work requires reimagining the current social safety net, with many benefits attached to formal employment. It also requires reimagining enterprise structure. Employees in many larger public corporations also owned stock in companies for which they worked, providing them with greater economic security. Such is not the case for those working outside of traditional institutional structures.

Solutions to Explore:

- Alternative, more equitable enterprise forms that give workers better incomes and equity stakes, such as co-ops, employee stock ownership plans, steward-led and limited-profit companies, and various types of social enterprises
- Mandated liveable wages and other regulations
- On-demand platform design to serve the interests of not only investors but also those using them to generate incomes

- Establishing portable benefits and other changes in the social safety net to ensure that benefits are available not only to those in formal employment but to all those who work outside of traditional institutional arrangements

ATOMIZATION

Competition, high turnover levels, and increasingly on-demand and digitally mediated work combined with a decline in union presence in most workers' lives diminish their sense of collective identity and empowerment. Everyone is trying to make it on their own with little ability to negotiate for better working conditions or higher pay. While many turn to entrepreneurship as a survival strategy, this kind of entrepreneurship is a far cry from the Silicon Valley version (i.e., having access to capital, connections, and advice). Instead, they practice a version of entrepreneurship without access to capital and other supports evident in Silicon Valley, such as hustling or monetizing every moment of one's time. Workers are increasingly turning to often questionable sources—Instagram, TikTok, various online sites—to influence which pathway to pursue. Given that social connectedness and a feeling of belonging are one of the top criteria defining good work for many people we interviewed, it is not surprising that in the absence of coherent and stable social connections established in formal work settings, workers are turning to digital social sources for guidance and support. However, such online networks do not translate into giving them clear work identities or power in advocating for better work conditions.

Solutions to Explore:

- Strengthen networks of worker centers
- Extend existing worker organizations or create new ones to reach second-curve workers
- Create connections for workforce development organizations to social media sites and platforms that play increasingly important roles in second-curve workers' lives

OLD AND NEW RISKS

In the post-WWII period we have created an extensive system of laws and regulations to protect and empower employees working in corporations and other formal organizations. This includes rights to union representation, various safety regulations, non-discrimination provisions in hiring and promotion, and many others. While many such provisions have been weakened and there are still instances of their violations, those working on the second curve are operating in an environment with no regulatory mechanisms in place. The world of non-institutional work many face today, exacerbated by the pandemic, is reminiscent of the early part of the 20th century when very few protections for workers existed at all. In the meantime, while having to contend with familiar issues of safety and adequate compensation, workers today are confronting new risks associated with digitally coordinated and digitally mediated work. These include everything from algorithmic bias on platforms affecting access to work opportunities to potential misuse and abuse of personal data, lack of transparency, frequently shifting pay structures, and requirements to invest

in equipment and tools to do the work (things that were previously supplied by employers). While second-curve workers are at the forefront of experiencing such new risks, many more workers in formal organizations are increasingly subject to these as the on-demand tools and practices migrate to their workplaces.

Solutions to Explore:

- Map new risks associated with digitally mediated and digitally coordinated work
- Develop a set of design principles and regulatory frameworks for making such work into “good work”
- Incentivize creation of Positive Platforms (bit.ly/positive-platforms) as models for the rest of the sector

LACK OF ADVANCEMENT OPPORTUNITIES

Workers’ career pathways are increasingly non-linear and fragmented. The term “career” is not particularly applicable to the experiences of workers interviewed. Even before the pandemic, most of the workers interviewed did not have stable jobs that afforded them livable incomes. COVID-19 exacerbated their situation, pushing many into even more precarious economic circumstances. At the same time, most workers are eager to learn new skills. They are continually working on training and retraining themselves both through traditional means (e.g., taking college courses and going back to school) and through all types of online learning platforms (e.g., Coursera) and offline resources (e.g., self-improvement books). While many workers are eager to earn certificates, new degrees, or learn more independently, such investments are often difficult and involve multiple trade-offs—minimizing debt obligations, managing insufficient time, and juggling numerous family obligations. While advancement in a more fragmented work environment is difficult for many, there are multiple examples of platforms (Upwork, Duolingo) that connect learning, earning money, and professional advancement.

Solutions to Explore:

- Incentivize creation of work-and-learn platforms and opportunities
- Create connections between such platforms and workforce development and training organizations
- Integrate the use of such platforms into the higher education system
- Access workforce development and training platforms to identify opportunities for innovation

Appendix:

Research and Forecasting Methodology

OVERVIEW

IFTF has a long history of foresight research exploring the implications of the changing nature of work that provokes stakeholders and communities to reimagine systems for greater equity and well-being. Ethnographic foresight involves participant observation by researchers and in-depth interviews conducted in places of significance to the participant. Amid the COVID-19 pandemic, this ethnographic work must occur virtually, limiting researchers' ability to observe behaviors, places, and objects that add additional context. The process often examines changing notions of sociocultural concepts such as "work" or "family." It enables researchers to capture shifting family and community context and changing beliefs and practices over time. This approach aims to uncover detailed first-person reflections and behavioral intentions to challenge and reframe dominant narratives. In this case, the dominant narrative of "future of work" presumes and assumes workers must pursue reskilling as automation pervades the labor marketplace to escape falling into or struggling with poverty.

This project centered on worker voices to seek signals of change that disrupt this paradigm about the low-wage worker. By working with The James Irvine Foundation, IFTF listened to interviewed workers to anticipate challenges ahead as well as opportunities to invest in a future of work that takes into account the human impacts of the changing nature of work. Interviews conducted to generate ethnographic foresight serve as avenues to surface signals of potential larger-scale changes on the horizon.

In this vein, research participants are not representative of a given population. Rather, participants comprise a mosaic of experiences in a moment in time. Researchers ask participants to reflect on key turning points in their lives and express the needs, priorities, and constraints that influenced those decisions at those times. Participants also share how current experiences shape how they imagine the behaviors they plan to take in the future. Combining insights from these reflections along with foresight research allows IFTF researchers to imagine workers, their families, and their potential employers in situations that have not yet occurred and identify implications that inform present-day actions.

RECRUITMENT STRATEGY

IFTF adopted a varied approach to recruitment, leveraging Craigslist, a platform that workers earning less than \$15/hour often use to find work, as well as connections to The James Irvine Foundation’s grantees and partner organizations serving workers struggling with poverty. The recruitment process occurred during July–August 2020, emphasizing diversity of background and perspective in the panelists across six group interviews throughout August.

To avoid bias, IFTF researchers aimed to recruit from a wide variety of sources. The James Irvine Foundation also wanted to target participants from the following regions: Greater East Bay (Contra Costa or Alameda Counties), Fresno County, Los Angeles County, Inland Empire (San Bernardino or Riverside Counties), and Sacramento–Stockton corridor.

In partnership with The James Irvine Foundation, IFTF outlined the recruitment criteria that were included in the following Craigslist post:

The Institute for the Future is a Bay Area nonprofit futures research organization that helps individuals and organizations think systematically about the future. We are conducting group interviews for a research project exploring the work experiences and aspirations of workers who earn \$15/hour or less and people who are recently unemployed. The organization wants to speak with people in a wide range of jobs including:

- *Gig work*
- *Home health*
- *Personal care (nails, hair, etc.)*
- *Child care*
- *Restaurants/food service*
- *Agriculture*
- *Grocery stores*
- *Janitorial/cleaning/ domestic work*
- *Retail*
- *Educational support*
- *Warehouses*
- *Independent temporary office work*
- *Delivery/logistics*

We are interested in your stories and want to understand the experience you’ve had seeking work, working in your job day-in-day-out, and the actions you’ve taken to prepare and pursue a better future for yourself and those around you. No preparation is required.

During the interview, we'll ask you questions about:

- 1. You and your daily routines and your work journey to date*
- 2. Your experience working during this pandemic and your views on what makes a "good" job*
- 3. The actions you've taken recently to pursue the best possible future for yourself*
- 4. Your work journey going forward, by sharing your preferred future and anticipating the longer-term outcomes of the actions you're taking today.*

If selected, you will participate in a 2-hour group interview online via Zoom with up to 8 people total on a Friday or Saturday in August. The compensation is \$150 for your participation.

If you would like to participate, please complete this brief survey:

<https://forms.gle/mv6z4NT1fkm3yFFA6>

Potential participants from Craigslist were asked to complete a Google form that served as a brief online intake and screening survey for selection for a phone screen. The form included basic demographic questions including age, race/ethnicity, gender, and location, as well as employment status and industry. The survey also asked participants how many people they cared for financially with their earnings. The question was intentionally broad to include participants with a wide variety of caregiving responsibilities not limited to parenting.

IFTF staff and affiliates distributed recruitment notices through select organizational networks, including those suggested by The James Irvine Foundation. These notices directed interested participants to the Craigslist posts to complete the same form. It is not possible to know where they learned about the interview.

SCREENING AND SELECTION

IFTF generally excluded respondents who indicated that they had participated in a research interview before. Of the 464 individuals who took the survey, 152 were contacted via email to request a ten-minute phone screen. The research team ultimately scheduled and conducted 100 phone screening interviews. From these interviews, the team selected 53 individuals to participate in six group interviews conducted in August. These participants were chosen to ensure demographic diversity as well as participants who indicated that they would be willing and able to speak to past and present professional experiences in a virtual group setting. Ultimately, 37 individuals participated in these interviews.

All participants reported earning less than \$15/hour from all of their sources of income. The online intake and phone screen did not ask about their educational attainment. While most participants had some community college or vocational education, some had either enrolled in or completed their 4-year degree. Participants could identify any of the following roles and industries as their source of income. These roles were selected in collaboration with The James Irvine Foundation for roles in which low-income labor is often concentrated and/or prevalent:

- Gig Work / Microentrepreneurship
- Delivery
- Independent / Temporary Office Work
- Personal Care
- Restaurant / Food Service
- Grocery Store
- Retail
- Warehouse / Logistics
- Home Health
- Agriculture
- Janitorial / Cleaning / Domestic Work
- Educational Support Staff
- Childcare

Participants could also indicate if they were currently unemployed. To better capture unemployment due to the COVID-19 pandemic, participants unemployed for more than six months were excluded.

Interview recruitment aimed to balance a number of factors beyond the demographic data as well as type of employment role and industry. Participants represented a cross-section of caregiving responsibilities and included a few participants from a select group of vulnerable populations:

- Undocumented workers
- People living with at least one disability
- Workers who were formerly incarcerated

See the tables below for detailed information of the demographic background of the participants. The interviews were conducted over three weekends in August. Interviews were numbered sequentially (e.g., “1” for the first weekend). Additionally, the first interview of a given weekend was coded as “A” and the second as “B.” This created the system below where the first interview of the first weekend was noted as “1A,” etc.

DEMOGRAPHICS

Race/Ethnic Background

Categories are not exclusive. Participants that indicated more than one race/ethnicity are counted multiple times. Percentages reflect the proportion of a given racial/ethnic identity based on the total number of racial/ethnic identities reported. These percentages should not be assumed to reflect the actual number of participants due to the number of participants who reported multiple racial and ethnic identities.

	Hispanic or Latinx	Black or African American	Native American or American Indian	Asian American / Pacific Islander	Middle Eastern / Arab	White	Other
1A	5	1	1	1	0	3	0
1B	5	1	0	1	0	1	0
2A	3	1	0	0	0	0	0
2B	1	0	0	1	0	1	0
3A	3	1	1	2	0	4	0
3B	2	2	0	2	0	2	0
1:1	4	0	0	0	0	1	0
Total	23	6	2	7	0	12	0
Total%	46%	12%	4%	14%	0%	24%	0%

Gender

	Female	Male	Non-Binary / Third Gender	Transgender	Prefer not to say	Other
1A	5	4	0	0	0	0
1B	2	4	0	0	0	0
2A	4	0	0	0	0	0
2B	1	2	0	0	0	0
3A	6	1	0	0	0	0
3B	5	2	0	0	0	0
1:1	4	1	0	0	0	0
Total	27	14	0	0	0	0
Total%	66%	34%	0%	0%	0%	0%

Age

	Under 18	18-24 years old	25-34 years old	35-44 years old	45-54 years old	55-64 years old	65 years and older
1A	0	2	4	2	0	1	0
1B	0	1	4	0	1	0	0
2A	0	2	2	0	0	0	0
2B	0	1	0	0	2	0	0
3A	0	0	3	2	0	1	1
3B	0	2	2	2	0	1	0
1:1	0	0	0	2	0	1	0
Total	0	8	15	8	3	4	1
Total%	0%	21%	38%	21%	8%	10%	3%

To address gaps of lived experience and background among recruited participants, IFTF conducted five one-on-one interviews recruited through the same channels used for the group interviews. Three of these interviews were conducted in Spanish. The remaining two interviews were conducted as one-on-one interviews due to schedule conflicts as well as interview preference.

INTERVIEW PROTOCOL

Interviews were semi-structured, following the interview guide shown at the end of the Appendix. The virtual interviews were conducted using Zoom. All interviews were recorded and transcribed.

Preamble and Consent

Institute for the Future (IFTF) is a nonprofit futures research organization. We are conducting virtual group interviews as part of a research project seeking to understand how California workers are navigating work towards the future during this pandemic and economic crisis. To amplify as many worker voices as possible, we are speaking to people across the State—people like you, who may have a unique view into the new realities of work, making a living, and building the best possible future for themselves, their family and communities.

No preparation is required. We are interested in your stories and want to understand your experience seeking work, working in your job day-in-day-out, and the actions you've taken recently to prepare and pursue a better future for yourself and those around you. The virtual group interview will take about 2 hours of your time. The interview is organized into four parts: we'll ask you questions about:

1. you and your daily routines and,
2. your work experience prior to and during this pandemic and your views on what makes a job good?,
3. the actions you've taken recently to pursue the best possible future for yourself, and
4. ask you to imagine your work going forward, and how the actions you're taking today could shape your future.

Although it is not our intention, the conversation may raise memories of difficult or emotional experiences. We want to be able to acknowledge these as they come up and give participants the opportunity to take a break before continuing the group conversation.

You filled out a consent form beforehand, that states what I just told you, and outlines the conditions of participation and how we'll use the information we collect. We will never use your actual name or identify you in any way in any publication, so the risks to you personally are minimal. We will be your facilitators and a few others on the research team are listening and taking notes.

Please let us know if we have your permission to record this interview by saying "Yes". Thank you.

Okay, before we get started, here are some ground rules:

- Hear from everyone
- Speak to your experience
- Help keep us on time; ask to mute when not speaking
- What is shared in here, stays in here (never share your name/identity)
- If you'd like to chat, please use the chat feature in Zoom

Part 1: Tell me about yourself, your daily routines, and your work to date

1.1. Tell me more about yourself—who you are, your family and where you live and so on?

Probe: Who lives with you? Are there other people around you?

Probe: Who are the people that depend on you?

Probe: Tell me about a typical day in your life. When and where would we start?

Probe: When was this routine different? Why was it different then?

1.2. Tell me more about where you live and the community around you. What are the work opportunities in your city or region and what is it like making a living there?

Probe: Which community resources do you rely on or are part of? (e.g., organizations, institutions, church, schools, etc.)

Probe: Have you ever lived somewhere else? Why did you move?

1.3. Tell me more about your current job situation—what do you do for work? (and by work we mean any activity that generates an income including: babysitting, caregiving, hair, nails, gigwork, etc.)

Probe: Do you consider this a good job? Why? Why not?

Probe: How important is this job (or work) in your life?

Probe: How did you find this job and how long have you been doing this kind of work?

Probe: Did you have to be trained for this kind of work? What training did you receive?

Probe: Did you do the same or different work before this job? What was it?

Part 2: Tell me about your work experience prior to and during this pandemic and your views on what makes a “good” job good?

2.1. How would you describe your work life (or job search) right now? What are the biggest challenges?

Probe: What’s working and what’s not working for you?

Probe: How is it different or the same from a year ago? (before pandemic)

Probe: What are you most hopeful about during this crisis?

2.2. Think about your last job or current job if you’re currently employed. Do you feel fairly compensated? If so why? If not what would it take to make it better?

2.3. Let’s transition now and talk more about what makes a job good? What do you think are the qualities of a good job? Why? Make a list of at least 3-5 qualities and then we’ll discuss in a few minutes.

Probe: Which are the most important to you and why?

Probe: What difference does it make?

2.4. You all mentioned a lot of different qualities that make a job good. I want to ask you about a few other qualities that didn’t come up, tell me whether or not is important to you or not?

Qualities: job security, level of pay, stable and predictable pay, stable and predictable hours, control over hours and location of work, employee benefits, career advancement, enjoyment of day to day, sense of purpose and dignity in your work, power to change things about the job you’re not satisfied with, health and safety?

Part 3: We want to learn more about your work history. Remember that your work history includes educational experiences that prepared you for the workplace and all of the jobs you’ve held through your current job.

3.1. Take a moment to reflect on your work history, thinking about your first job all the way to the job you’re in now. What stage are you at?

Probe: Would you say 1. you are just starting, 2. you are somewhere in the middle, or 3. you reached your goal or goals when it comes to work? Why?

Probe: Is this where you expected to be at this time? Why or Why not?

Probe: Which resources helped you get here? (e.g., people, technology, networks, organizations, etc.) or what prevented you from being further ahead?

Probe: How does your current job fit into reaching your goals?

3.2. Think about the last 3-5 years. We all want to feel secure in the workplace, have you ever faced any friction or setback in the workplace that has left you feeling less secure, less safe or less respected?

Probe: Tell me the story. Tell me what happened?

3.3. We all make critical decisions in our lives (e.g., moved to go to school), weighed tradeoffs (e.g., living with family versus living on my own), and took actions (e.g., learned a new skill, advocated for more pay). What are some of the critical decisions/tradeoffs/actions you've taken recently (in the last 5 years) to pursue the best possible future for yourself?

Probe: What did you do? Why?

Probe: Given your experience to date, were these the right decisions/actions/tradeoffs for you?

Probe: What did you not anticipate?

3.4. Now let's continue to reflect on your work experience. Different people have different approaches that have shaped their work journey. Some people focus on JOB-IMPROVEMENT advocating for better pay, better benefits, and a greater say on the issues and conditions in the workplace that matter to them. They may do this through workplace advocacy, collective bargaining, or seeking policy change. Other people focus on SELF-IMPROVEMENT and prepare themselves for the future with training, acquiring new skills, and ongoing education to be more competitive and seek advancement.

How has JOB-IMPROVEMENT shown up in your work journey?

Probe: Have you ever advocated for better pay, better benefits, or for changes in the workplace?

Probe: Have you ever engaged in advocacy for your rights at work? Were you advocating for yourself personally or collectively with others?

Probe: What was the outcome and what did you learn from this experience?

How has SELF-IMPROVEMENT shown up in your work journey?

Probe: What training, education or skills (certificates) have you pursued? Why these?

Probe: What are your goals and what were you preparing for? How did you learn what to do?

Probe: What resources did you rely on? (e.g., people, technology, organizations, networks?)

Probe: What's been the outcome and what did you learn from this experience?

3.5. We've been talking about advocating for your rights in the workplace and we've been talking about self improvement. Some of you may be engaged in actions that fall outside of these. What are they?

Probe: Starting business? Entrepreneurship? Employee equity ownership in business?

Probe: Advocating for health insurance? Portable benefits? More paid leave or sick days?

Probe: UBI? Tuition free education? Debt relief? Increasing minimum wage?

Probe: Safety and health protections?

Probe: Stronger commitment to diversity and equity in the workplace?

Part 4: Tell me about your work journey going forward, and how the actions you're taking could impact your future.

4.1. We want to learn more about your work going forward. Let's think about your work future. Take a few minutes here and jot down a few notes. Think about everything we discussed. Think about what makes a job good? The decisions and actions you're making today and the ways you're navigating today's challenges while still keeping an eye on what's to come. When you're ready, let's hear from a few people. What does work and your life look like going forward?

Probe: Take me on a tour over the next 5-10 years?

Probe: How would you summarize your next stage of work and life going forward?

Probe: What were 1-2 key turning points or milestones you could imagine?

Probe: Are you in a good job? What makes it good?

4.2. Now let's just talk about the future overall. Can you tell me about an (work) experience or story that triggers your worst fears about the future?

Probe: Share your experience or story. Who? What? Where? When? How? and Why?

Probe: What can you do now to avoid these fears from becoming reality?

4.3. Tell me about an experience or story that gives you hope for the future. What are the things you hope will change?

Probe: Share your experience or story. Who? What? Where? When? How? and Why?

Probe: What can you do now to ensure positive long-term change and outcomes?

CONCLUSION

Thank you for your time and participation. Thank you for sharing your incredible stories. We will be following up with each of you and share the results of our work with you. Again, thank you and with gratitude we wish you well. Stay safe.

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