

# The future of **work** and its impact on health

THREE SCENARIOS ABOUT:

Reclaiming our future through foresight  
to empower resilient, imaginative,  
and resourceful California workers



blue of california  
foundation

Blue State of California Foundation is a non-profit 501(c)(3) organization of the Blue State Association.



INSTITUTE FOR THE FUTURE



## About this project

[Blue Shield of California Foundation \(BSCF\)](#) and [Institute for the Future \(ITF\)](#) embarked on a two-year exploration to shed light on how present and future work conditions impact the health, broadly defined, of workers, their families, and their communities.

The outputs of this in-depth investigation, which consisted of expert and ethnographic interviews and foresight research (see Methodology for more information), are a deep analysis of the connections between work and health and three “stories from the future,” or alternative future scenarios intended to spark meaningful conversations about the various possible directions California workers are headed. Our hope is that these conversations will clarify the actions we must take now to make sure that work contributes to a better, more equitable and healthier future for California.

Work and health are profoundly linked. Using foresight and the power of stories, we can imagine health-affirming work and, in partnership with the resilient and resourceful California workers, we can advance health equity through restructuring the role work plays in everyone’s long-term health and well-being. The future is not something that is preordained. We all have the power to shape our collective outcomes. Let’s get started.

**Please visit**

**[www.iftf.org/healthandwork2030](http://www.iftf.org/healthandwork2030)**

to watch the video stories from the future that were created as part of this project. Then read this report to dive deeper into the trends and drivers behind the stories depicted in the video.

### BLUE SHIELD OF CALIFORNIA FOUNDATION

Blue Shield of California Foundation builds lasting and equitable solutions that make California the healthiest state and end domestic violence. Well-being depends upon much more than traditional healthcare services and crisis intervention. Learn how we’re moving further forward to help improve the lives of those who struggle the most in order to create a California that is full of possibility for all.

[Blueshieldcafoundation.org](http://Blueshieldcafoundation.org)

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### INSTITUTE FOR THE FUTURE

Institute for the Future 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](http://IFTF.org)



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# Foreward

Rebuilding toward a healthier and more equitable future for California

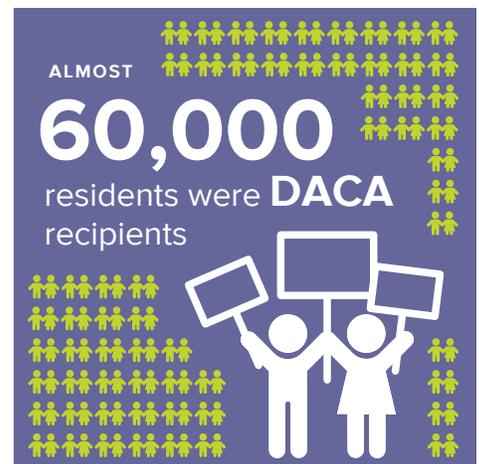
The new coronavirus that spread across California and throughout the world capitalized on our fragmented medical, social, and public health systems and illuminated the pre-existing conditions of inequality present in our state. The health consequences from the illness exposed the troubling inequities that exist in our society today. For instance, the high rates of deaths in nursing homes were explained not by the level of hygiene of the healthcare facility but by the percentage of people of color who reside there.<sup>1</sup> And the disproportionately gendered and socio-economic impacts on the workforce on which we all relied during the stay-at-home order illustrated the relationship between health, equity, and work. Data from the Bureau of Labor Statistics revealed that the bottom 25% of income earners were the least likely to stay at home, and, of the “essential critical infrastructure workers,” more than half were women.<sup>2,3</sup> And, in California, 57,000 residents who continued working in health care, education, and food-related jobs during the public health crisis were DACA recipients.<sup>4</sup>

As the life-saving work of slowing the spread of the virus and treating those infected recedes into the background, we will have a choice. We can go back to the way things were, choosing to overlook the many inequities that exist in our society and to undervalue the work of millions of Californians and the broader contributions they make to our state. Or, we can see this as a springboard to jumpstart a new way forward for California workers and their families.

What if a strong public outcry for better quality and compensation for these essential jobs—including retail, education, food and agriculture, and health care—inspired improved and lasting working conditions? What if shining

light on the experience of workers in fulfillment centers, meat packaging plants, farms, and warehouses drove new policies and protections? What if future legislation follows the lead of the Coronavirus Aid, Relief, and Economic Security (CARES) Act and routinely includes gig workers, permanently obliterating the regulatory distinctions and classifications for so-called contingent workers?

No one would ever have hoped for a pandemic to compel us to make the bold, ambitious actions to create a healthier and more equitable future for California. And yet here we are. What we do next is up to all of us.



# Introduction

Why it's important to examine how the nature of work influences the health of workers, families, and communities

In 2018, Blue Shield of California Foundation and Institute for the Future set out to explore how present and future work conditions impact the health, broadly defined, of workers, their families, and their communities.<sup>5</sup> At the time we started our research project, millions of California workers were experiencing challenging economic realities—rent was growing much faster than typical hourly wages so much so that one in six California residents struggled to afford basic necessities.<sup>6</sup> Meanwhile, the economy was experiencing the longest economic expansion in recorded history.<sup>7</sup>

Many foundations, researchers, and policy-makers were tracking workforce statistics like these, focusing their efforts on understanding the economic macro-forces and macro-impacts to improve the economic situation for California workers and their families. However, at the time, fewer research efforts had examined how the changing nature of work was influencing the health of individuals and families. In general, there was a growing understanding about the economic risks of these increasingly common work arrangements—gig, contingent, or shift work—and far less clarity on the health risks for the people working under these arrangements and their families.

We wanted to take a human-centered approach to illuminate the consequences that the working conditions are having and will have on the health of individuals, families, and communities. We wanted to paint a fuller picture of the new health risk factors and vulnerabilities emerging alongside the growing economic insecurity.<sup>8</sup> We were interested in understanding how **work arrangements** such as gig, contingent, or shift work, **technological forces** such as automation, and **economic policies** favoring shareholders over workers were shaping the experience of finding steady work and earning income for Californians now and into the next decade. And, we wanted to learn more about the impacts of the changing working conditions and arrangements on not only the health and well-being of California workers, but also their families, and the community at large.<sup>9</sup>

To accomplish this, IFTF undertook an ethnographic study to understand how daily life for people, families, and communities is steeped in these highly precarious working arrangements.<sup>10</sup> At the same time, IFTF was supporting California's Future of Work Commission to “craft forward-facing policies for the rapidly changing workforce in California.”<sup>11</sup> We combined these on-the-ground findings with the work from the Commission along with IFTF's ongoing research on the future of work to ground our understanding of the high levels of economic inequality, persistent racial disadvantage, a disintegrating social safety net, and deteriorating job quality that will inform and influence the health and well-being of millions in the state over the next decade.<sup>12</sup>

Armed with an improved understanding of the health risks and emerging vulnerabilities connected to the new work environment, we then developed three stories set in 2030 to communicate our findings. These video scenarios aimed to bring current trends and innovations to life to help people imagine what different work experiences could be like in the future depending on the actions we take, or don't take, in the present. After all, the goal of this work was not only to call attention to how work influences our health, but to also encourage people to take action today to ensure that these influences will be positive.

# Examining the connections

between work and health

Whether driven by demographic changes, technological forces, or concerns about income and wealth inequality, the “future of work” has been a popular topic for researchers, policy-makers, corporate leaders, and others to explore. And while there seems to be little debate that the nature and structure of work has changed and will continue to change over the coming decades, too few of the discussions have considered or examined the important health implications (both short-term and long-term) of this potentially transformative time for how work is done.



**Below are the seven connections between work and health** we examined as part of our research to develop the stories from the future. Some, such as wages and benefits, are fairly well-known, but bear deeper investigation:

## WAGES

Before the new coronavirus spanned the globe, the United States was experiencing the longest economic expansion in history with very low unemployment numbers. Despite that remarkable trend, the country had, and continues to have, the highest level of income inequality in recorded history. The majority of Americans reap the benefits of national economic growth through the wages they earn for their labor, but the labor market has seen negligible wage growth since the 1980s. The large majority of gains goes to the top earners, while job growth has been in primarily low-wage jobs since the Great Recession. As a result, over the past 40 years, the top 1% of earners’ share has risen to be 20% of national income while the bottom half of earners’ share has dropped 12.5%.<sup>13</sup> Meanwhile, the cost of basic needs is steadily outpacing the growth in wages.

As troubling as income inequality is in the United States, wealth inequality is significantly worse. The wealth gap between America’s richest and poorest families more than doubled from 1989 to 2016, and, since the Great Recession, the richest families are the only income group to have gained wealth.<sup>14</sup> The racial wealth gap is much more of a chasm—the median white family has ten times the wealth of the median Black family and seven times the wealth of the median Latinx family.<sup>15</sup> These gigantic disparities also persist across education levels—the typical Black household headed by someone with a college degree has significantly less wealth than the typical white family *without* a college degree.

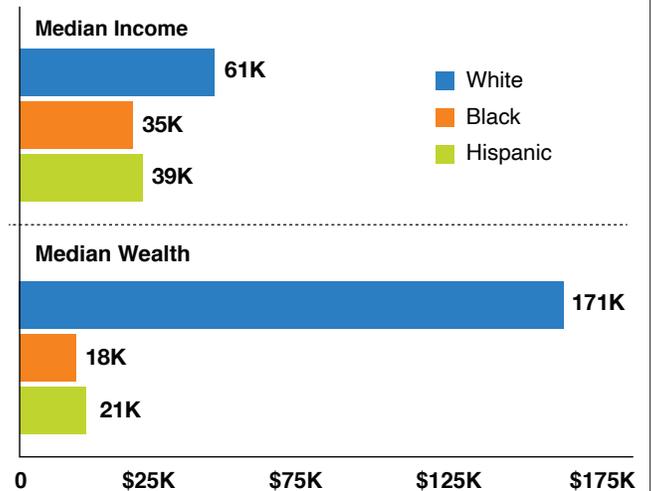
The gender income gap is relatively well-known, with women, including part-time workers, earning 83 cents on the dollar compared to white, non-Hispanic men.<sup>16</sup> However, both the gender *wealth* gap and the racial gender wealth

gap are less commonly discussed. White, non-Hispanic women own 32 cents on the dollar compared to men. The median wealth for a Black woman is \$200, and \$100 for a Latina, less than a penny for every dollar of wealth for single white men.<sup>17</sup>

It is no secret that people who lack income and wealth often experience poor health. As sociologist Matthew Desmond argues, “There is little difference between low wages and workers being exposed to asbestos, harmful chemicals, or cruel labor conditions.”<sup>18</sup> It may be that poverty wages should be viewed as “occupational hazards” that harm the health and well-being of individual workers and their families.<sup>19</sup>

### Household financial profile by race/ethnicity, 2016 survey

Thousands of 2016 dollars



Survey of Consumer Finances, 2016.

## BENEFITS

Another well-known connection between work and health is the employer-sponsored healthcare insurance system in the United States, which tightly links employment with financial protection for medical care. Employers are less likely to offer benefits today compared to just a few decades ago; the share of adults (age 18–64) who are covered by private insurance fell to 61% in 2016 from 72% in 1980.<sup>20</sup> Before COVID-19, more than half of California’s adults and children were receiving coverage through their employer or a family member’s employer.<sup>21</sup> Despite the fact that the majority of adults and children had job-based coverage, people in low-wage jobs are far less likely to receive benefits like health insurance as well as retirement, paid vacation, sick leave, maternity/paternity leave, and unemployment.<sup>22</sup>

For the uninsured, the financial consequences of an illness or a trip to the hospital can be economically devastating. As a result, many forego or postpone necessary medical care. In 2018, 38% of low-income families went without some necessary medical treatment.<sup>23</sup> Notably, even those with medical insurance are not immune to the economic risks associated with medical care. Employer-sponsored health insurance rarely covers 100% of costs associated with medical visits, and researchers have found that “household spending on health care is a significant contributor to income inequality in the United States.”<sup>24</sup> Healthcare spending also contributes to the high rates of delinquent debt. Over a quarter of Californians have debt in collections, 11% of which is medical debt.<sup>25</sup>

Similar to employer-sponsored health insurance, other benefits such as paid leave and retirement vary across industries, pay scale, and arrangements. For instance, while paid sick leave is available to approximately 75% of U.S. workers, only 31% of lowest earners enjoy the benefit. And while 79% of total private sector workers are afforded paid holidays as a benefit, only 40% of the lowest earners are.<sup>26</sup> Finally, when it comes to planning for the future, just over two-thirds (67%) of all workers have access to retirement benefits. However, the percentage drops to 41% of workers employed in service occupations, and to only 39% of part-time workers.<sup>27</sup> Access to benefits does not mean that workers feel that they can use it to take the time off, or that they have extra income to put away for their retirement. However, a broader definition of health requires us to more closely connect the dots between all employment-related benefits and the health of individual workers and their families.



Other connections between work and health, such as the conditions, arrangement, and quality of the work, are less well-known but critically important to understand.

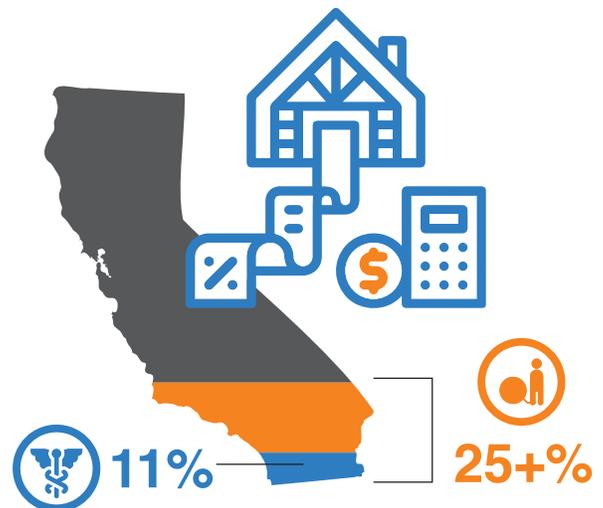
## ARRANGEMENTS

Before the pandemic, the approximately 4 million people who drove for the ride-hailing companies Uber and Lyft were often referred to as gig workers. Certainly, platforms like Uber and Lyft created a new type of tech-mediated job, but this work arrangement commonly referred to as gig work is, in many ways, a continuation of a corporate restructuring that has been underway for many decades in the United States. The offshoring, outsourcing, and increased reliance on staffing agencies, contingent employment, and limited benefits all contribute to a steady shift away from full-time work with benefits to alternative work arrangements, what Brandeis University Professor David Weil coined the “fissuring of work.”<sup>28</sup>

The fissured work environment impacts “present and future workers’ earnings, benefits, safety net protections, health and safety, and other labor protections.”<sup>29</sup> This, in turn, produces poor working conditions and low-quality jobs for millions of U.S. workers. Automation may amplify the shift away from steady, full-time work by facilitating the ability to assign workers to discrete tasks as opposed to jobs.

### The intersector between work and health benefits

Over a quarter of Californians have debt in collections, 11% of which is medical debt.



Urban Institute, 2019.

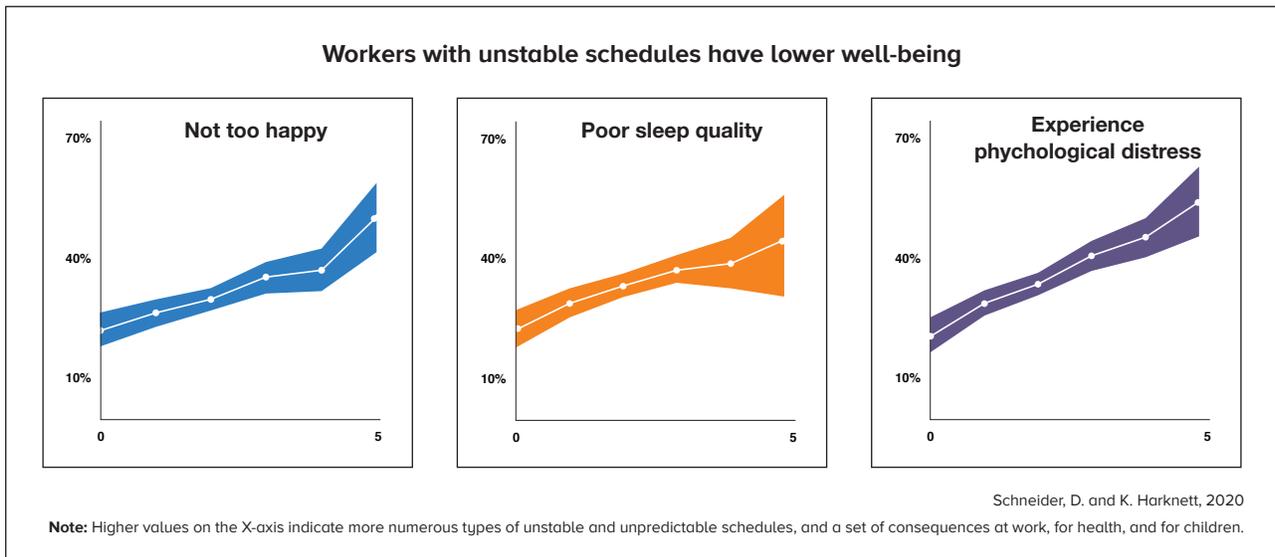
**CONDITIONS**

Importantly, different types of work yield different health outcomes. Working conditions, activities, and employment arrangements influence whether the job benefits the health of the individual and/or the community or detracts from it. Occupational safety and health tend to focus on the protection of physical health (injury reduction), but our psychological well-being is also core to one’s health. A growing number of experts argue that irregular work scheduling and tech-enabled performance-tracking “hyper-surveillance” by employers are deleterious to the health and well-being of workers and their families.<sup>30,31</sup>

Working conditions include the physical space in which people are working, whether it’s a cubicle, warehouse, corner office, hospital, restaurant kitchen, someone’s residence, or even one’s own car. A consequence of the stay-at-home order issued in early March of 2020 was a statewide work-from-home experiment, prompting questions around the value of physical workplaces. It revealed that the majority of work deemed as “essential” could not be done from the home, and exposed the health risks essential workers faced in their work environments.

An emerging working condition in fulfillment centers, warehouses, and other work environments is enabled by powerful technologies used to surveil workers. Fulfillment centers and warehouses increasingly depend on sophisticated algorithms to set productivity targets. To meet them, workers reportedly opt out of breaks, including bathroom breaks, which creates extremely strenuous and unsafe conditions that pose serious challenges for worker health and well-being.<sup>32,33</sup> The proliferation of productivity monitoring platforms raises serious privacy issues for workers. Some companies, including hospitals, even record the time employees take for a break or to go to the bathroom, and a 2016 story in *The Wall Street Journal* exposed how companies mine the data collected on employees to predict or detect worker health, including pregnancy.<sup>34,35</sup>

Employment and labor laws have not kept up with changing technologies in the workplace, in part due to the rapid rate of change of these technologies. It’s difficult to establish laws when they could be outdated in a matter of months. Oversight challenges notwithstanding, digital tracking informs and will continue to shape the working conditions for millions over the decade.



**JOB QUALITY**

While living wages are crucial to meet basic needs, other dimensions play an outsized role in how the job is experienced, and these attributes of a job heavily contribute to one’s overall well-being.<sup>36</sup> Gallup recently released a study on job quality in the United States in an effort to better define and measure the attributes of quality work. In examining the intersection between job quality and work, additional measures, such as physical and psychological safety, may also be needed to evaluate the characteristics of quality work that support the health and well-being of workers and families.

**The “Great Jobs Survey” produced ten dimensions<sup>37</sup> of job quality that workers care about:**

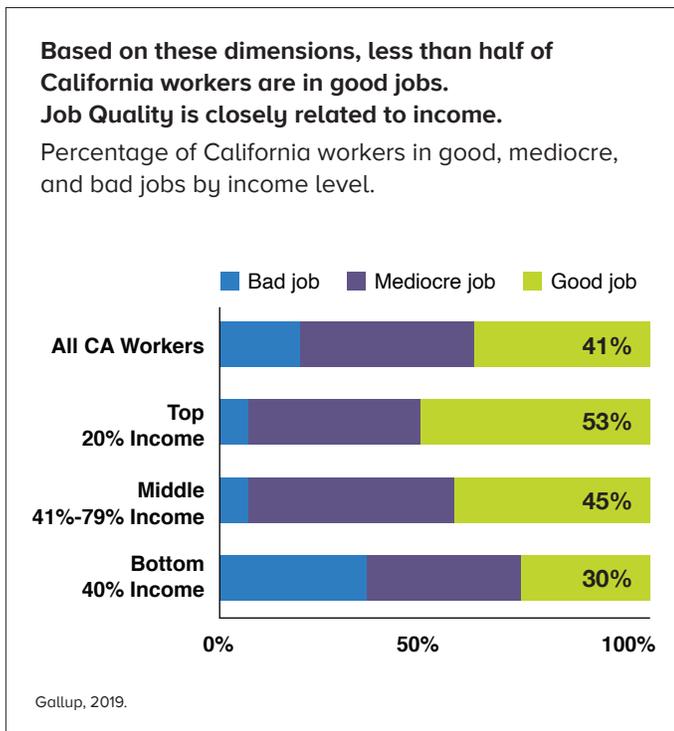
1. Level of pay
2. Stable and predictable pay
3. Stable and predictable hours
4. Control over hours and/or location
5. Job security
6. Employee benefits
7. Career advancement opportunities
8. Enjoying your day-to-day work
9. Having a sense of purpose and dignity in your work
10. Having the power to change things about your job that you’re not satisfied with



Finally, there are larger **social and economic disparities** that inform the intersection of work and health.

**ACCESS**

In the world of big data, many employers have begun to rely on algorithms to determine who gets interviewed, hired, promoted, and even fired, as a way to speed up the process and limit human bias.<sup>38</sup> While there is an opportunity for technology to circumvent deep-seated biases, attempts have largely failed as the biases are transferred by not only the human engineers who create the technology but also through the use of historical data into the decision-making technology itself, data that is already laden with bias.

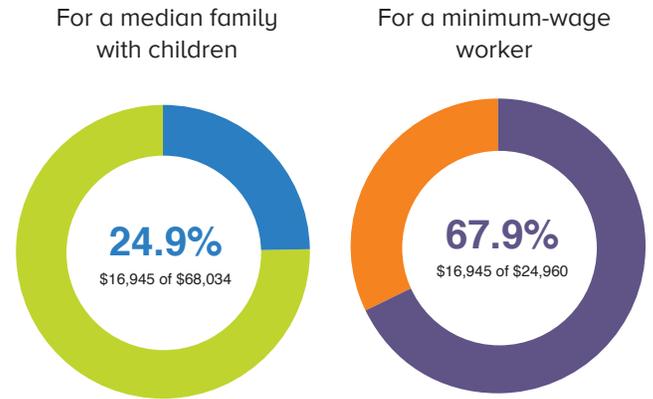


### COST OF LIVING

One in three California workers (33%) earns less than \$15/hour and a vast majority (69%) work full-time. These wages are below what would be required to afford even minimum standards of living.<sup>39</sup> An analysis by MIT that determines the cost of living based on standard expenses (e.g., food, child care, health care, housing, and transportation) calculates that for a four-person family with two working parents, each parent would need to earn \$16.39/hour in California to afford a minimum standard of living.<sup>40</sup> In the face of the growing costs of housing, transportation, higher education, child care, and early childhood education, health care, and other essential goods, earning less than \$16/hour creates significant financial stressors for an individual and her family. And the reality of chronic underpayment is disproportionately experienced by women. Even though women make up just under half of the state’s workforce, a majority of those making less than \$15/hour are women.<sup>41</sup> While better equipped than most states, California’s social safety net is not suited for the new realities of the labor market, characterized by precarious and changing employment arrangements, more contingent work, and an aging workforce that will increase the need for care.

#### Infant Care Costs as a share of income in California

The average annual cost of infant care in California is \$16,945 and child care for a 4-year-old costs \$11,475. For the typical family in California, child care is unaffordable.



Economic Policy Institute, 2019

It's time to inspire and carry out the right kinds of actions that will lead California workers toward better health and economic equity by 2030. So, what are we to do? How can we better understand how the nature of work is changing and what this means for the future health and economic security for California workers and their families over the next decade?

We can start by generating stories from the future—scenarios meant to spark meaningful conversations about the various possible directions California workers are headed. As part of our process to create these stories, we used foresight to combine existing trends and data with creative, imaginative thinking to envision new possibilities about the future of work and its impact on workers, both good and bad.

To jumpstart these future-facing conversations, IFTF developed the following three stories from the future:

**“Life on Wheels”** explores what the living experience for many Californians might look like in 2030 if today's trends around a declining supply of quality jobs, increasing housing costs and other living expenses, and growing numbers of people working non-traditional work hours continue. What will it look like in the next decade if we don't make any meaningful changes to make it easier for all single mothers to earn enough to cover the everyday costs including rent, groceries, and childcare in many places in the state? Could communities of “vehicular residency”—people living in cars—become the norm for workers and their families who don't earn enough to pursue other types of living accommodations? If so, will this new form of “housing” feel dystopian? Or could vehicular residency work if the right resources and community benefits are offered?

**“Workers First”** takes a look at what happens when a generation of aging Baby Boomers, who own the majority of small businesses across the United States, decides it's time to retire. Rather than shuttering up, what if these businesses change their business model? What if, before retiring, owners convert their businesses into worker-owned cooperatives, following an employment-ownership model that has already shown success over the years in various U.S. cities? What would this transition look like? What kinds of new skills would workers need to learn, and what kinds of new strengths would they need to acquire? What kinds of innovative actions would it take to scale this innovative approach to tackling extreme wealth inequality?

**“Humans, Automated”** examines external forces that could have real consequences on the present and future working conditions. This scenario looks at two powerful forces: automation and climate change. As artificial intelligence systems begin to work “alongside” human workers, doing the more sophisticated STEM work while the humans just worry about demonstrating productivity, how does this affect workers' morale? How does it affect their mental health when they are constantly monitored and surveilled to ensure they are working as efficiently as possible? To compound the feeling of having no autonomy under the watchful eye of AI co-workers, imagine if the external force of climate change spurs recurring natural disasters and new pandemics. How will these unforeseen forces upend the economic conditions for the state, exacerbating existing health risks, both physical and mental, while creating new ones? How does this affect the work experience? What might work look and feel like ten years from now if we haven't built the resilience to withstand future external shocks?

**The conversations these futures invoke will clarify the actions we must take now to make sure that work contributes to a better, more equitable and healthier future for California.**

We invite you to immerse yourself in these three possible futures to consider how working conditions, activities, and arrangements will impact the overall health and well-being of California workers and their families at both the individual and the community levels. As you do so, please remember that these are fictional stories and not predictions of what is to come, nor are they depictions of a preferred future. You may have strong reactions to the stories and the portrayals of the future. Storytelling is an effective tool for provoking emotional responses, and the visceral reaction these stories produce can help motivate us to take action.

As you consider the stories, ask yourself:

- In each future, **what kind of impact** did the working conditions (e.g., schedule, compensation, and skills required) have on the workers' health and sense of well-being? Their mental and physical health? Their relationships with family and friends?
- How did you **relate to the characters** in each scenario? How did their situations make you feel?
- What **aspects of the futures** depicted in each story did you like? Why? What did you not like? What worried or concerned you?
- What **actions can you take today** to either amplify or accelerate aspects of this future, or what could you do to prevent or slow them down?
- What did you not like? What worried or concerned you?

**Whether we act to build toward a future depicted in the stories or to prevent it from coming to fruition, the point is: we all have the power to shape our collective outcomes. And we need to start now.**

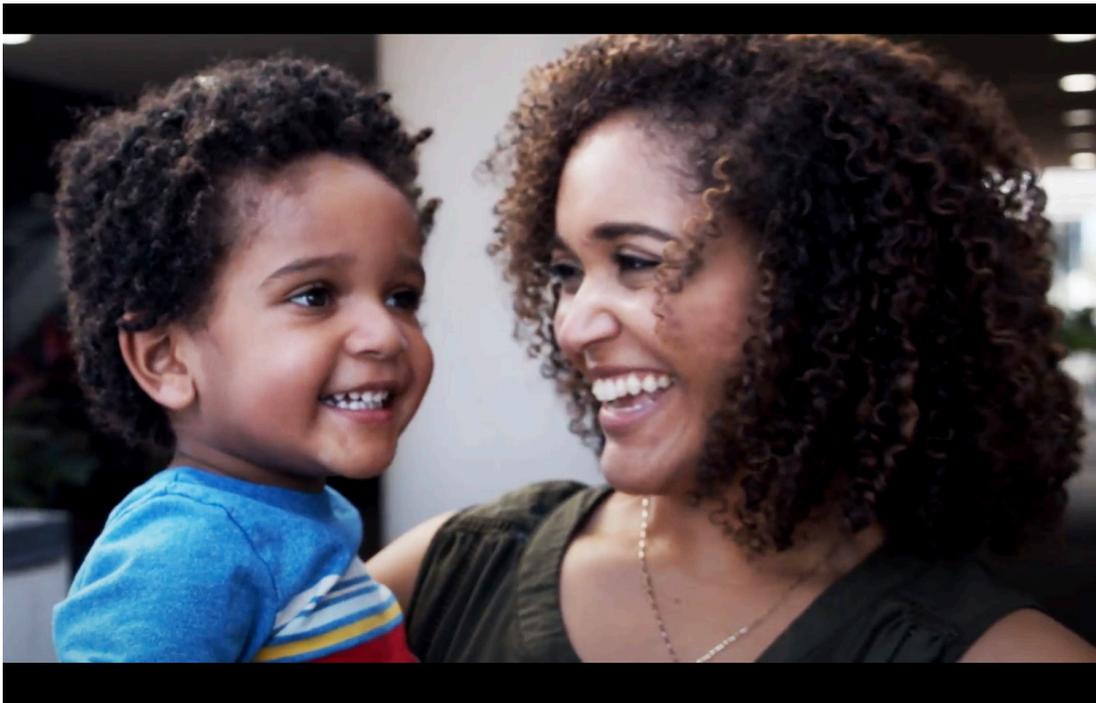
## Story 1: “Life on Wheels”

[iftf.org/healthandwork2030](http://iftf.org/healthandwork2030)

This story was created to explore these questions:

- What if **wages and benefits** for care work and other essential jobs do not change sufficiently to account for the increasing cost of living in the state?
- What if no substantial changes are made to increase access to **affordable, high-quality early child care** that employs well-trained and fairly compensated workers?
- What if the idea of **“vehicular residency”** becomes legal, safe, and a reasonable option for many Californians, with offerings and services designed to help people who reside in their cars fully participate in society without judgement or barriers?

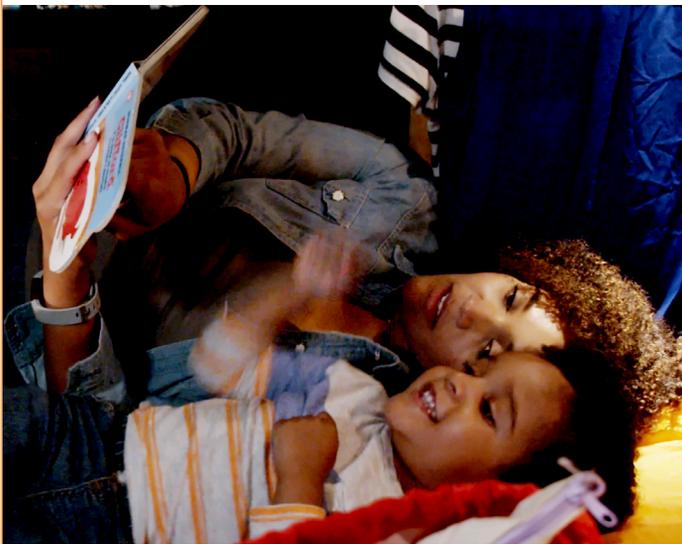
“Life on Wheels” envisions a future in which living in cars in modern parking communities becomes the norm for individuals and families earning low incomes. It tells the story of Vanessa, a 26-year-old California mother of a young son. She is enrolled in a digital community college program and works in the evenings as a nighttime childcare professional. She and her son live in a mid-size SUV, and are hoping to park their vehicle in a physical space that caters to vehicular living. In this story, vehicular residency is a common housing option for many Californians and, as a result, public and private offerings have sprouted up across the state connecting these citizens with social, education, childcare, and technological services.



▶ To watch the video scenario, please visit [www.iftf.org/healthandwork2030](http://www.iftf.org/healthandwork2030)

## Story 1: Life on Wheels

Vanessa represents a number of trends. She is one of the almost 1.3 million mothers of very young children who works in a low-wage job and part of the 40% who works full-time.<sup>42</sup> She is poor, as almost one-third of mothers with young children and work in low-wage jobs are, and as a woman of color, she also represents half of mothers with very young children who work in low-wage jobs.<sup>43</sup> As an evening childcare worker, Vanessa also illuminates aspects of a day-in-the-life for the nearly 40% of Americans now working during non-traditional employment hours.<sup>43</sup> Overnight child care is an essential service for workers who are scheduled for late night or early morning shifts and just under 10% of daycare center care services occur during evenings or weekends.<sup>44</sup>



Vanessa's living situation also reflects the high numbers of people experiencing housing insecurity and homelessness in California. Before the economic impacts of the pandemic, over 150,000 people in the state were experiencing homelessness, including one-third of community college students. This is the highest number of people experiencing homelessness since 2007, and is only expected to increase during the economic downturn that will follow COVID-19.

Vanessa's story is also intended to make visible the resilient and creative ways people who earn lower

wages find solutions and workarounds to California's high cost of living. Like so many other parents juggling childcare and work, Vanessa has intentionally sought out employment and educational opportunities that can accommodate her son.

In addition to the trends, this future environment in "Life on Wheels" builds off of provocative and interesting signals of change taking place today. For instance, safe parking programs are on the rise across U.S. states including California and Washington.<sup>45</sup> These programs not only allow people to live in their cars safely and without penalty, they also provide access to social services, restrooms, and WiFi. Another set of signals that informed this story involved the crowdsourced and peer-to-peer instructional resources that offer people a step-by-step guide to living safely and comfortably in one's car.<sup>46</sup> Finally, signals around "nomadic millennials" exalting the joys of "van life" stimulated the possibility that today's stigma and judgement around the appropriateness of living in one's car could dissipate over the next ten years.<sup>47</sup>

This story from the future invites the viewer to consider both the positive and negative consequences of a future in which vehicular residency is viewed as a "normal" choice or consequence for care workers and other people working in jobs whose pay has not kept pace with housing, child care, and other rising expenses. Already, California has the second highest cost of living, behind Hawaii, contributing to the reality that 7 million



## Story 1: Life on Wheels

Californians were unable to meet basic needs in 2017.<sup>48</sup> As the fallout of the cascading and overlapping health and economic crises plays out over the next decade, low-paying work and high cost of living will both be factors keeping many Californians in poverty, and forcing them to choose between working more hours, commuting longer distances, or reducing expenses such as housing to be able to live within their means.<sup>49</sup>

One way to avoid this future would be if California were to acknowledge that there was never an adequate “child care system” but rather, as journalist (and mother) Alissa Quart argues, “intended from the start to be a weak system, a sort of punishment for needing care and thus for not having a husband or some other means of support.”<sup>50</sup> A reimagined child care system would include no longer viewing daycare as an industry, but rather investing in it as an essential “infrastructure” necessary for parents to be able to work,” as argued by MomsRising’s director, Kristin Rowe-Finkbeiner.

In the story, Vanessa is applying to be a resident at a place called “Evergreen Community Car Park.” She paints a rather rosy picture of how she and her young son navigate her two jobs, her studies, and his needs while living in her car. As she proudly states in her application, she believes that there is “no shame in having a vehicular residency” and she is eager to take advantage of the community benefits, such as WiFi and playgrounds, that the community car park offers. That said, Vanessa’s daily routine cannot be without challenges, and it’s hard to see how she has the time to take care of her mental, physical, and social well-being. Vanessa’s story is intended to encourage conversations about the health impacts of the working and living conditions depicted and inferred.

Whatever the feelings conjured up from this 2030 story in which vehicular residency has become a common option for working families, it is important to consider this future as a possibility given the troubling trends deepening economic inequalities across the state. It’s important to consider not only if this is a future we like, but what would need to change to support families who, by choice or circumstance, reside in their cars. If this housing set-up were to go mainstream, what resources would be needed and how would they need to be delivered to ensure that individuals and families who live in their cars experience good health and well-being?

Stories about unsavory futures, as uncomfortable as they might be, can be effective tools to reimagine new approaches to vexing challenges. What if the aim was not only to support Vanessa’s health and well-being, but also to enable her to thrive? What would change if we focused less on the cost of living and affordability, and more on the resources Vanessa and her son would need not just for her to scrape by but to flourish? Preparing for all possibilities, even ones that are troubling, can help build resiliency for California workers and their families.



## Story 2: Workers First

[iftf.org/healthandwork2030](http://iftf.org/healthandwork2030)

This story was created to explore these questions:

- What if we **expand our thinking** beyond solving for income inequality to include tackling wealth inequality?
- What if we design **pathways toward community wealth** by increasing alternative financing options to spur worker-owned and steward-owned businesses?
- What **tools, skills, and knowledge** would workers need if the assumption was that they would eventually become worker owners?

“**Workers First**” tells the story of a small business that converts into a worker-owned cooperative. It paints a picture of the second half of the 2020s, during which the generation commonly referred to as the Baby Boomers (born between 1946 and 1964) are looking to retire. Baby Boomers represent the majority of small business owners in the country (57%), owning about 12 million businesses in the United States, and yet 85% of small business owners do not have a succession plan, nor do they have clarity on how to find a buyer.<sup>51</sup> By 2024, the youngest Boomers will be 60 years old and the oldest will be almost 80 years old. “Workers First” depicts a future in which employee ownership is a common and viable option for Boomers looking to sell their small businesses to their workers.



Please visit [www.iftf.org/healthandwork2030](http://www.iftf.org/healthandwork2030)

to watch the entire video scenario of DT Landscaping’s conversion to an employee-owned company.

## Story 2: Workers First

California is home to almost 290,000 Boomer-owned businesses, employing 2.9 million people and representing \$126.2 billion in payroll.<sup>52</sup> In nine counties, Boomers own almost half of all the businesses, including approximately 3,680 manufacturing businesses and 1,200 transportation and warehousing companies.<sup>53</sup> This story imagines a future in which the demographic-driven changes underway in small business ownership lead to wealth-generating opportunities for individuals and communities historically left out. It unpacks how exactly a Boomer-owned small business became a worker-owned business, and highlights the impacts that the new ownership model has had on the health and well-being of the community.



Studies have shown that employee ownership increases employment, productivity, sales, and wages. Most promising, as an outcome of providing a wealth-generating pathway for workers (particularly those in low-wage jobs) and keeping the economic gains within the community, this economic arrangement has the potential to positively benefit a community's well-being. Research indicates that if worker-owned businesses "achieve significant scale within a local economy (5–10% of the workforce), levels of social and economic well-being increase."<sup>55</sup>

One of the motivations highlighted in the story was the stressors of "chronic underpayment" experienced by millions of workers earning low wages today. The workers in the story represent the 33% of California workers who make less than \$15 per hour working full-time jobs.<sup>56</sup> More than half of these workers are Latinx (57%) and female (51%). They work in many industries including retail, restaurants, health care, and social assistance. Eighty-three percent of agricultural workers, 78% of food preparation workers, and 69% of childcare workers earn less than \$15 per hour.<sup>57</sup> Incremental increases in hourly wages will certainly ease some of the tension and stress associated with earning low wages, however, this story asks the question if ownership, as opposed to higher wages, would have a more meaningful impact on reducing both income and wealth inequality.



Proponents of employee-owned companies argue that they create and keep jobs in the local economy and produce economic security, especially for workers in traditionally low-wage jobs. A three-year study by Rutgers University and the W.K. Kellogg Foundation found that employee ownership had potential for significant increases in wealth for low- to mid-income workers, especially for women and minorities.<sup>54</sup>

There are dozens of employee-ownership models that vary in complexity but an important commonality is the prioritization of the workers. Data suggest that a "workers' first" approach does not negatively affect the bottom line, in part because worker-owned businesses don't have the pressure of remote shareholders expecting high, short-term returns.

## Story 2: Workers First

This story did not have to invent new financial tools or structures to create a future in which a Boomer-owned company converts into an employee-owned business. There are long-standing forms of employee participation, including employee stock ownership plans (ESOPs), worker cooperatives, and Employee Ownership Trusts. According to the National Center for Employee Ownership, as of 2013, there were approximately 7,000 ESOPs in the United States, with a total of 13.5 million participants and \$1.1 trillion in assets.<sup>58</sup> The story also drew from policy-driven actions to imagine how the transformation in business ownership could transpire. The WORK Act, which was federal legislation introduced in 2017 that aimed to “provide training and technical support for programs promoting employee ownership,” informed how a small business would go about making this change. As Senator Bernie Sanders, a co-sponsor of the bill, explained, “Simply put, when employees have an ownership stake in their company, they will not ship their own jobs to China to increase their profits, they will be more productive, and they will earn a better living.”<sup>59</sup>

Another alternative ownership model is steward-ownership.<sup>60</sup> In a steward-owned business, all profits generated serve the organization’s purpose; they are either reinvested in the business, used to repay investors, shared with stakeholders, or donated to charity. Whether an organization’s mission or purpose is supporting sustainable development or providing services to end customers, there is never an exit strategy in steward-owned companies. In this sense, ownership in these companies are viewed as a responsibility and not solely viewed as a vehicle for personal profit. They are passed on to capable and value-aligned successors to keep the mission going, ultimately promoting intergenerational wealth.

This story also drew inspiration from present-day experimentation underway in cities such as Long Beach and Fremont. In Long Beach, small businesses employ one in three workers and Baby Boomers own nearly half of all the businesses, many of which are more than 20 years old. And Fremont is a manufacturing hub in Northern California, with the sector representing one in four of all jobs in the city.<sup>61</sup> Both cities partnered with the organization Project Equity to proactively explore ways to facilitate

the process of converting small businesses into worker-owned businesses. This story imagines a future in which more communities are familiar with worker-owned businesses as one viable option to help distribute wealth-generating opportunities more broadly.

The story did assume that, over the next decade, leaders from across government, the private sector and philanthropy began to see how financing the growth of community-led worker-owned businesses would be an effective ways to chip away at the structural wealth inequality in our state. Government programs and philanthropic support injected new capital into alternative financing, which led to more financial institutions developing new financial instruments to finance worker-owned and steward-owned businesses, and more innovation in ownership structures.

Finally, the story reminds us all that the transition from an employee to an owner is not intuitive to most and requires new skills and strengths. This is true both during the actual transition time, when ownership changes hands, as well as when the business begins to operate as a cooperative.

Roles around governance, decision-making, and investment strategies require new skills and capabilities for the worker owners, which would have implications for workforce boards and job readiness training.



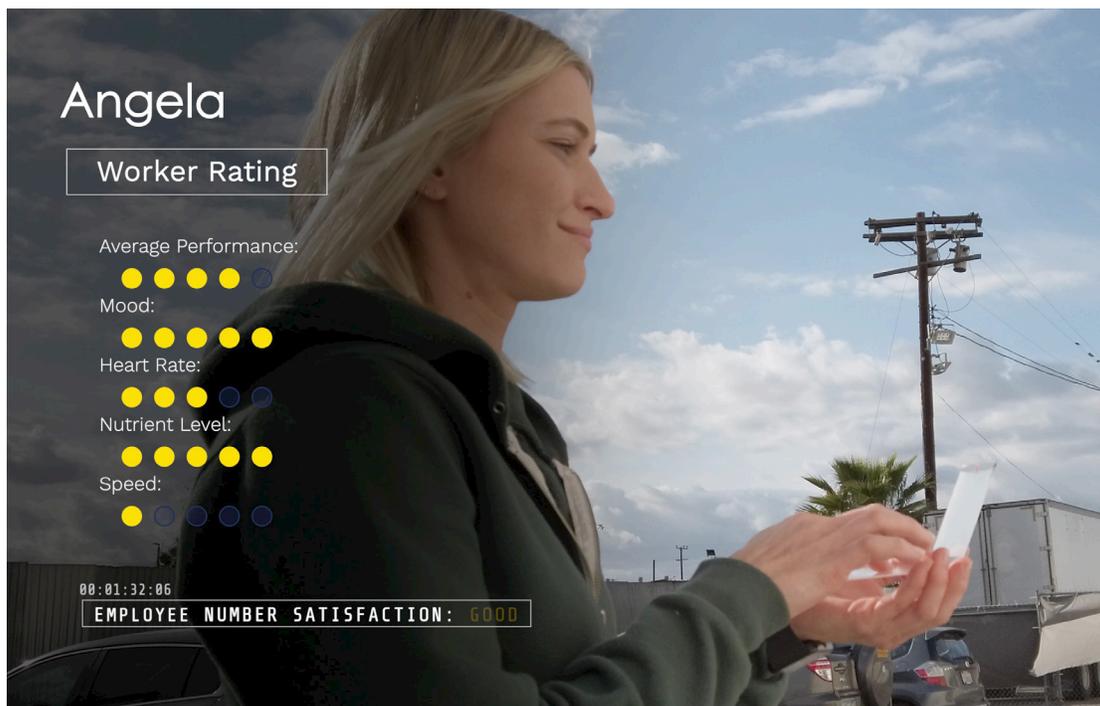
## Story 3: Humans, Automated

[iftf.org/healthandwork2030](http://iftf.org/healthandwork2030)

### This story was created to explore these questions:

- If workers are constantly **tracked and monitored**, what health impacts of this emerging digital surveillance can we anticipate?
- What work-related resources might people who have been displaced due to **climate disasters** need to support their health and well-being? What will be the best ways to connect them with those resources?

For years, labor economists and technologists have warned that advancements in automation technologies, including artificial intelligence (AI), may lead to job displacement for millions of workers over the next decade. A 2017 report by McKinsey & Company projected that over 400 million workers could lose their jobs to automation technologies.<sup>62</sup> More recently, experts, including McKinsey, have modified their projections to forecast that robots won't necessarily displace workers so much as they may fundamentally change how we work and what we do. For instance, McKinsey concludes that 30% of the work activities of the majority of occupations (60%) are "technically automatable," paving the way for a future work environment in which humans and AI systems work in tandem to complete tasks.



Please visit [www.iftf.org/healthandwork2030](http://www.iftf.org/healthandwork2030)

to watch the entire video scenario about work in a future of automation and climate disruption.

## Story 3: Humans, Automated

This future, one in which robots haven't taken our jobs but rather automation technologies have seeped into all aspects of our work, is what you see played out in this story. Sophisticated AI systems are now teamed up with workers in an effort to improve their performance and productivity. In "Humans, Automated," workers in a warehouse are paired with an intelligent system intended to aid them in the rote, repetitive aspects of their jobs. As a consequence of this human-machine "partnership," the workers feel highly scrutinized, in that the expectation to "make their number" is the only metric that matters for their work performance.

The reallocation of work activities is a source of frustration for the workers in the story. They resent how the work environment of 2030 is nothing like what they had envisioned it to be when they were in school. They had been indoctrinated in a belief that STEM education would lead to future jobs in which they would use technology to solve great challenges. Instead, the advances in technology, from their point of view, were limited to monitoring the performance of human workers for efficiency.



through a digital platform and workers shoulder more of the risks and responsibility of their present and future health and economic well-being. In this story, more of the roles and benefits historically provided by the employer (upskilling and mentoring, as well as health and retirement benefits) have disappeared if they ever existed.

This story also explores the ubiquity of surveillance in the work environment and its seepage into one's life outside of work. In addition to autonomous tracking and nudging in an effort to improve one's productivity at work, the story shows emotional AI systems and facial recognition technologies enabling mood- and energy-level tracking. The biomedica tracking of emotional and physical data converts into persuasive digital "nudges" at home and outside of the workplace. Workers are encouraged to make optimal health decisions as a result of the constant tracking and analysis of their health and behavioral data.

The use of biometric data is also evident in the story involving one of the worker's grandmother. The worker, who serves as his grandmother's live-in caregiver, receives automated alerts when a health sensor detects an irregular reading. The digital system is not infallible, and, in fact, is vulnerable to cyberattacks and rolling power outages prompting false alerts.



The work environment depicted in this story also intimates that workers do not have a routine boss or access to mentorship. Direction is communicated

## Story 3: Humans, Automated

The young man, who is his grandmother's live-in family caregiver, reflects present-day trends that showcase how Millennials already represent 25% of family caregivers, 47% of whom are male.<sup>63</sup> By 2030, the story anticipates even more young people are helping loved ones with the basic activities of daily living so they can stay at home as they age. Intriguingly, the story also suggests that, given the demographically driven high demand for family caregivers, by 2030 there are new policies in place to monetarily support family caregivers. In this story, the young worker and his roommates are benefiting from a tax break he is receiving in exchange for serving as a family caregiver.

Finally, the story takes place with the backdrop of continued climate disruption. The young workers have grown accustomed to fires, droughts, and other extreme weather events. And, the story depicts a steady flow of people who, on their own initiative or enabled through government policy, are new residents to this region of California. In line with the projections from the United Nations, most of the people forced to move as a result of climate risks and crises are from other parts of California, but there are also other people, labeled "climate refugees," who have emigrated from island countries now deemed unlivable.<sup>64</sup>

In addition to reflecting climate-driven migration, the story also showcases the emotional and psychological trauma of climate disruption and destabilization, something that the American Psychological Association first identified in 2016.<sup>65</sup> Previous climate disasters already revealed the psychological effects of climate change. For instance, after Hurricane Katrina in 2005, "suicide and suicidal ideation more than doubled, 1 in 6 people met the diagnostic criteria for PTSD, and 49% developed an anxiety or mood disorder such as depression."<sup>66</sup>

**"Everyone is processing trauma," explains one of the protagonists, and the pain is evident on the face of one worker, who still wears a T-shirt commemorating a 2017–2021 initiative in the Caribbean aimed at reducing "community vulnerability" and improving "adaptive capacity."**<sup>67</sup>

The fact that she is now a worker at a warehouse in Southern California hints at a future in which initiatives around preparedness and adaptation were unsuccessful in preventing disasters and preparing the residents.

**"Humans, Automated"** highlights the potential negative consequences of automation technologies and climate change over the next decade, and portrays a future of work filled with additional health risks and vulnerabilities. On the positive side, the story also vividly depicts the importance of social connection.

**The workers seem to feel little connection to and community with the places they live in, and yet, given the challenging conditions the three characters find themselves in, their friendship seems to be the most powerful antidote.**



# Conclusion

This reopening and returning to how things were will offer a welcome relief to many who have been adversely affected by the devastating economic, health, and emotional impacts of the pandemic-related cascading and interdependent crises. However, it may also provide an opportunity to invent a new future for California, one that is healthier, more inclusive, and more equitable.

This moment could serve as a springboard to advance health equity by transforming the role that work plays in all Californians' short- and long-term health and well-being. Starting now, we could replace health-depleting jobs with health-affirming jobs that enhance the overall health and well-being for all workers (regardless of the arrangement, conditions, or compensation of the work), their families, and the broader communities in which they reside.

Designing health-affirming work will require both critical and creative thinking, and stories are an effective medium to unlocking our collective imaginations. The three stories about the future described and unpacked in this report help spark meaningful conversations about the various possible directions California workers are headed. They combine

existing trends and data with innovative ideas and signals of change to envision new possibilities about the future of work and its impact on workers, both good and bad. Our hope is that these "stories from the future" will encourage bold, thoughtful, and future-focused conversations about the actions we must take now to build a better, more equitable and healthier future for the state.

Work and health are profoundly linked. Using foresight and the power of stories, we can imagine health-affirming work and, in partnership with the resilient and resourceful California workers, we can advance health equity through restructuring the role work plays in everyone's long-term health and well-being.

In 2018, Blue Shield of California Foundation and Institute for the Future set out to explore how present and future work conditions impact the health, broadly defined, of workers, their families, and their communities. The research process was divided into 3 phases.

**In Phase 1** of the research, IFTF conducted 17 informant interviews to consider a broad range of opinions on the forces informing and influencing the changing nature of work and the implications on health and economic security for California workers and their families:

**Annette Bernhardt**, Director, Low-Wage Work Program, UC Berkeley Labor Center

**Jorge Blandón**, Executive Vice President, Family Independence Initiative

**Merissa Clyde**, Senior Director, Trust Operations, SEIU 775 Benefits Group

**Natalie Foster**, Co-chair, Economic Security Project

**Jesús Gerena**, Executive Director, CEO, Family Independence Initiative

**Emma Guttman-Slater**, Strategic Communications Director, Beneficial State Bank

**Beth Mattingly**, Assistant Vice President, Research & Communications, Regional and Community Outreach, Federal Reserve Bank of Boston  
Former Research Consultant at the Stanford Center on Poverty and Inequality

**James Mayer**, Senior Fellow & President Emeritus, California Forward

**Eileen McNeely**, Executive Director, SHINE at Harvard T.H. Chan School of Public Health

**Raj Najak**, Fellow, Labor & Worklife Program at Harvard Law School

**Ami Nalk**, Principal, Radicle Impact

**Leslie Philips**, Senior Director, Research Insights and Innovations, SEIU 775 Benefits Group

**David Rolf**, Founder and President Emeritus, SEIU 775 & Author of *Fight for Fifteen*

**Alma Salazar**, Vice President of Education and Workforce Development, Los Angeles Area Chamber of Commerce

**Abby Solomon**, Executive Director, SEIU 775 Benefits Group

**Kat Taylor**, Co-Founder, Beneficial State Bank

**Bernice Yeung**, Investigative journalist, ProPublica & Author of *In a Day's Work*

**In Phase 2**, we implemented a human-centered approach to illuminate the consequences that the working conditions are having and will have on the health of individuals, families, and communities. We wanted to paint a fuller picture of the new health risk factors and vulnerabilities emerging alongside the growing economic insecurity. To accomplish this, IFTF undertook an ethnographic study to understand how daily life for people, families, and communities is steeped in these highly precarious working arrangements. We conducted ten in-home, in-depth interviews in the Central Valley, Los Angeles County and Inland Empire, East Bay, and Sacramento County. We recruited people, with a preference for women, people of color, and first-generation immigrants involved in care work, gig work, split shift work, and newly economically insecure due to the impacts of the fissuring of work. We also interviewed people who are experiencing homelessness and those who are commuting more than 90 minutes for work. (See Appendix for more details on recruitment, interview instrument, and high-level findings.)

**In Phase 3**, we created scenarios by combining expert interviews and ethnographic interviews with IFTF's ongoing foresight research in health, technology, and work to identify the critical factors informing and influencing forces that are shaping the health and economic security for California workers and their families. We applied this improved understanding of the health risks and emerging vulnerabilities connected to the new work environment to inform our scenario development. The three video scenarios aim to bring current trends and innovations to life to help people imagine what different work experiences could be like in the future depending on the actions we take, or don't take, in the present.

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## OVERVIEW

Institute for the Future conducted nine in-home interviews with economically fragile Californians working in the new economy. Each interview was conducted in the interviewees' home and lasted about two hours. The goal of the interviews is to understand how economically fragile Californians are managing to make ends meet within the new economy. We are particularly interested in understanding the real lived experience of people at the forefront of poverty and the future of work: What are their vulnerabilities and barriers to financial success? What are the new literacies, skills, and practices used to successfully navigate changing work structures in order to stay afloat, or get ahead? And lastly, what impact have new work arrangements had on economically fragile Californians' families and social life?

The ethnographic research has followed an environmental scan and informant interview research process (Phase 1) and will precede the creation on scenario videos exploring the future of economically fragile working Californians (now Phase 3), a community convening (now Phase 4), and a final strategic memo and visual framework (now Phases 5 and 6).

## ETHNOGRAPHIC FORESIGHT: human centered research meets futures

Ethnographic foresight is a qualitative research method used to understand how humans are experiencing pieces of the present that are understood to have increasing importance in the future. Interviewees typically represent an experience or lifestyle that is going to become increasingly common, or that can tell us something about what the future will look like. For the purposes of this project, the ethnographic interviews are providing knowledge into the lived experience of being an economically fragile Californian navigating new work arrangements. The interviews are designed to augment informant interviews and an environmental scan to ensure that the humans at the center of this research are represented.

We use the ethnographic interviews to draw wide-ranging conclusions about the experience of economically fragile Californian workers, and what their future might portend. The research is not intended to be a comprehensive exploration of every demographic, but to provide a broad sense of experiences, skills, and needs for the very diverse population of Californian workers.

## INTERVIEWEE RECRUITMENT

All interviewees were categorized as financially fragile Californians. For the purposes of the research project we have defined financially fragile as struggling to pay basic bills (housing, food, car, school), being stuck in cycles of increasing consumer debt, unable to find safe and reliable housing, unable to move due to being locked into Section 8 housing or rent control, or having to live in multi-generational housing.

### All interviewees fit into one of two futures-aligned categories:

- **Economically fragile** and making use of new work arrangements (gig work, platform work) in order to get by
- **Representative of a demographic that is newly economically fragile;** in the past decade would have been financially stable

We used three primary sources to help find interviewees. We sought recommendation from the experts interviewed during the environmental scan, sought recommendation from our networks, and posted Craigslist ads in targeted regions.

## RECRUITMENT FRAMEWORK:

In order to ensure that we were able to interview a diverse range of people that met basic requirements with regards to socio-economic status, location, and informing a futures lens, we employed a prioritization framework described below. Potential interviewees were asked a series of screening questions as shown in Appendix A.

### Primary Prioritization:

What's new that can inform our understanding of the future? Interviewees had to either work on new job platforms that are disrupting the traditional 9-5 employment model, or represent a newly economically insecure demographic. Interviewees exemplified a possible future that could become more common in the next decade.

### Secondary Prioritization:

What is unique about this individual or family that helps us develop a comprehensive picture of how the future of work and poverty are intersecting in California?

Each potential interviewee was assessed based on their basic information being wholly unique in relationship to the other interviewees.

### Tertiary Prioritization:

Regional focus on rural California from Central Valley and the Inland Empire. Additional interviews were conducted in the East Bay and Los Angeles. Where necessary, we focused on the individual's experience (uniqueness of) rather than prioritizing location.

### Quaternary Prioritization:

Preference was placed on women, people of color, and recent immigrants in order to ensure that those most impacted by poverty are represented in the interviews.

A map of where the interviews were held is located in Appendix B.

## INTERVIEW INSTRUMENT:

IFTF developed a semi-structured interview instrument (Appendix C) based on a series of questions and probes with economically fragile Californian workers. The purpose of the instrument is to understand the nature of daily life for economically fragile Californians trying to navigate a changing work environment.

All interviews were held at home—homes included houses, apartments, a camper van, a car, hotel room—with the interviewee and held for about two hours.

## SUMMARY FINDINGS FROM ETHNOGRAPHIC INTERVIEWS

### Interviewee profiles:

**Maria** is a single mother in her mid-20s. She has a full-time job as an administrative assistant in a financial services firm. On the weekends she used to drive for Postmates, with her daughter in the car. She recently switched to working at a restaurant on the weekends. Her daughter stays at the restaurant with her. The restaurant pays much more and is more reliable. Postmates paid about \$6 a delivery on average, and this doesn't include the cost of gas or wear and tear on her car. Maria is working on transferring from community college for a bachelor's in journalism.

She would like to be an anchor on Spanish language TV. She has a very expensive car payment, which has only grown after trading in her old car for another car. She has no guidance when making financial decisions or school decisions: two very complex systems to navigate. Her GPA is not as high as it could be, partly because she has very limited time to study when she works seven days a week and is a single mother.

**Roxanne** is 60 years old and was laid off from Fresno Community College a few years ago. She is also trapped in a house that she owns. It is very dilapidated, in a very run down and empty-looking neighborhood. A few years ago Roxanne sought help from a non-profit that paid down a large portion of her mortgage so that she could remain in the house. As part of the arrangement Roxanne has to stay in the house for five years. Roxanne is in massive amounts of consumer debt, every month \$300 of her wages are garnished to pay off one credit card, and she pays another \$300 to a lawyer who is helping her with the credit card debt. In the meantime, she receives pre-approved credit cards on a daily basis. Roxanne thinks that once she reached a certain level of debt and repayment she was put on a consumer credit card marketing list. To pay her bills Roxanne has three teaching jobs—two at different colleges and one with a program for students who were formerly incarcerated. She is a communications educator and has a master's in communications. Roxanne demos wine and alcohol at Target. She is also part of a multi-level marketing scheme with Melaleuca, where she buys products from them every month, and has to sell them. Despite quickly discovering that she was losing friendships from having to sell products to friends, she still buys the products for \$70 a month, an additional expense. Roxanne recently took out a payday loan because it was so easy. She misses the stability of a full-time job at Fresno Community College, but loves the diversity of people and work she currently gets to do.

**Jason** is a single father, whose 7-year-old son lives with his ex-wife. Jason and his ex are close friends and support each other. He lives in a hotel room that he shares with a much older woman who is a family friend and is suffering from dementia. His son has never been to visit him at the hotel room, and Jason is ashamed. Jason has a very complicated financial system for paying either week-to-week (more affordable) or day-to-day when he doesn't earn money in the beginning of the week. Jason had a good-paying full-time job that he lost two years ago. Since then he has been unable to find steady work. Most of his current work is through temp-agencies, but they don't provide any safety. Jason believes he is a victim of ageism—companies who turn him down say he wouldn't want to begin at the bottom, despite his obvious willingness to do so. Jason technically qualifies as homeless, which should create more opportunities for government support. He recently discovered this fact, and doesn't know how to feel about it. Jason is a practicing Christian and goes to church every week, where he has built most of his social support system. He pays child support, which is about the same cost as his hotel. Jason has a mental list of all meals that cost only 50 cents. He is noticeably malnourished.

**Bianca** lives with her parents and brother; the four of them split all house-hold bills and have done so since she was in high school. Her parents would not be able to live in their house without the kids contributing. Bianca has a bachelor's degree from University of Phoenix and as a result is \$60,000 in student debt. She has an additional \$2,000-credit-card debt and a \$13,000 car loan. Her financial debt consumes her. Bianca works full-time, but the work only pays \$18 an hour and she doesn't see how she can ever earn enough to live on her own. Her boss regularly finds ways to avoid offering benefits. Bianca regularly applies for new jobs, and wants to work in HR to make use of her degree, but all those jobs require experience that she doesn't have. Any job over \$20 an hour is very competitive. Her boyfriend owns an auto detailing business and she helps him during the busy season and does odd gigs to earn extra money. Bianca manages her budget by buying the same things every time they go to the grocery store, and creating a budget with every new paycheck. Once she is down to \$20,000 in debt she will apply to graduate school, which is seen as a way to become financially stable and independent.

**Christine** is a 59-year-old woman who lives in a condo in a gated community in Santa Clarita. She is a widow. She bought the condo in 2001, a few years after her husband died and before her stepson died. She paid around \$165,000 and now considers it to be a money pit. There is mold, the homeowners' dues are expensive, and the place needs lots of work. She can't decide whether she should spend money fixing it up and then sell it, or if she should sell it as is. She has sunk all her money into her house, and she's not clear where she'd live if she were to sell it. Christine has had many jobs, from vet tech to special education teacher, she's been a caregiver for many people (her husband, her parents, her lover). She has also suffered many health setbacks, including most recently a broken back. In her own words, she is determining if she is "moving to disability or moving toward interdependence." Christine currently survives on Craigslist gigs, and if she loses access to Craigslist, she'll be in trouble. While she presents as a put-together woman, if a bit scattered in her thoughts, her home showcases more of the chaos she experiences. She is an animal lover and at present has four special needs cats, but has had up to 12 in the past. It's impossible to overstate the impact these animals have had on her home—the smell of cat urine is overpowering and the furniture is worn down by cats. She does not host and felt extremely uncomfortable sharing her space with me.

**Troy** lives in a run-down camper van with his wife, Kum. They are parked in an industrial area of Downtown LA. They used to live in an RV park, but that became too expensive. Their neighbors include a journalist for the LA Times, and a man who lost his wife to cancer and is bankrupt by healthcare. Troy was incarcerated for financial crimes. His case was eventually thrown out, but in the meantime he was caught up in a prison riot and received additional time as a result. Troy has been out of prison for 17 years and met his wife through his church where she was a missionary from South Korea. Troy survives by odd jobs on Craigslist, mostly manual labor. Sometimes he doesn't get paid by people who take advantage of his situation. His criminal record makes it hard to get jobs even for online gig work platforms. Troy has a degree in economics, but doesn't want to have anything to do with that world anymore. Kum works for Postmates when they have enough gas, where she gets paid about \$4 a delivery. Troy often accompanies her for security issues, so that's two people getting paid \$4 a delivery. Kum works for Postmates as opposed to Instacart because with Instacart you have to commit to six hours of work, which would limit them from being able to take higher paying jobs that might come up on Craigslist. Troy and Kum spend most days going to a

nearby park where they scroll their phones for possible jobs. Troy and his wife have incredible knowledge of how to move about the city. They know where and when to shower, where to get water, where and when to charge their car battery they use for electricity, and where to get food, all for free. Security at work and from transient populations are persistent concerns. They share the little they have with friends and other homeless nearby. They'd like to open up God's Café where they would serve the homeless population.

**Yosef** is a young man in his early 30s who lives with his wife and in-laws. He works in private security for a family in Los Angeles. Yosef's side gigs include signing low-income homes up for a solar energy program, catering through a temp agency, and event security throughout LA. He and his wife moved into her parents' apartment because their own places were becoming too expensive and unsafe for starting a family. The apartment they live in is dilapidated and aging poorly. Their neighborhood is an unattractive concrete jungle. Yosef has seen his hometown, Koreatown, become more attractive via beautification projects, and at the same time become expensive for him. He hopes to save money to move out of his in-laws', but doesn't know where they can live that is both safe and accessible. Yosef likes security and wants to continue on that career path but doesn't know the best way to increase his earnings. Does he stay with the family he is with or try something else? He has considered joining the police force, but is scared given the current relationship between police and community. He is very focused on building character, and thinks that's the key to unlocking success. He is somewhat shy. Yosef is vegan, and goes to the gym every day. Health is important to him, and equally expensive. He says you need two jobs just to pay for healthy food. Yosef does not have friends, despite living in the same general area that he grew up in. His social life is limited to his wife and his family. He would like more ways to get involved in the community.

**Veronica** is a single mother who lives in Section 8 housing. She has a 7-year-old son who has high-functioning autism, which requires she spend most of her time taking care of him. Because her son is high-functioning, he doesn't qualify for respite programs that would make it possible for Veronica to go out and find a job or have a life. Her son is stuck in-between—if he is on the special needs sports team he will be bored, but he is not able to participate in regular programs because coaches don't know how to handle his tantrums. Shortly after Veronica's son's diagnosis, she quit her job to focus on her son. She was too proud to talk to her boss at the time to see if they

could work out an arrangement. The father to her son is not in the picture. Veronica manages a Facebook group for mothers with autistic children, which takes up most of her time. Her income comes from a state program that acts as her employer and pays her to take care of her son. Peer groups and support groups have been key to her survival, to helping her figure out what resources exist and how to access them, where to get financial help and what's out there, and to have the emotional support from people in a similar position. Veronica is heavily dependent on her phone calendar, which makes it possible to manage all her appointments about her son, but also makes it very hard to be able to put her phone down. She is rarely unplugged and doesn't manage to carve out time for herself.

**Amy** lives with her girlfriend in a one bedroom apartment. She was in a homeless shelter until one year ago. Amy drives for Lyft, and has a handful of side gigs providing personal organizing and cleaning for people through her church and word of mouth. Lyft made it possible for her to afford moving out of the homeless shelter. Amy is currently finishing her AA degree and wants to transfer to a bachelor's program in occupational speech therapy. She is in the middle of this long journey at 60 years of age. Amy decided to change careers after finding that her previous life in housekeeping was no longer paying enough. Her mother is in a state-provided nursing home, so she spends hours with her every day. She is unable to move, despite not liking where she lives now and the area being too expensive, until after her mother passes away. Amy can't afford to move her mom, and can't leave her. Amy is in Overeaters Anonymous, and is incredibly rigid and organized. She speaks to her sponsor every morning. Her leisure includes pausing to take in the view while driving for Lyft.

## KEY QUOTES:

“I feel a lot of shame. I want to contribute to society.”

“I have a savings account but there’s nothing in it.”

“How he saw me was so different from how I saw myself. If he saw me as wanting to play with his junk while I’m driving him, then I should find another job.”

“There is no dignity in how I am treated.”  
[as a ride-sharing driver]

“People say you can always get a job. I’ve heard it a thousand times. It’s not true.”

“I don’t have my son come here [in my hotel room]. It’s the impression, you know?”

“I could skimp by on 50 cents day and could maybe save \$800 a month, but then I think, is that worth it?”

“When buying food, you always have to round up so you have some money left to play with.” [play in this case meaning a buffer]

“It worries me how populated California has become”

“I can’t imagine a life without debt.”

“They don’t care about my [bachelors] degree”

“How do you make yourself employable when you’re sick, when you’re old, and when there’s been a natural disaster?”

“There is no anchor to my life” [referring to the transition from full-time employment to managing many different jobs]

“Almost there but not quite there” [his economic situation]

“Every time I step out I’m breathing harsh air.” [feels his health is negatively affected by neighborhood pollution]

“Everyone tells me I need to disconnect [from my phone]. But I just can’t.”

## COMMON THEMES:

- **Feelings of shame** and wanting to be a productive member of society
- **Poor financial decisions** and too much consumer debt
- **Major barriers** to starting over for people who are in their mid-30s or older
- **Gig work** being a lifeline that has made survival possible
- **Housing being too expensive** across the board
- **Highly specialized knowledge** focused on working whatever system someone is dealing with
- **General lack of knowledge** around how to navigate the education system to have the most affordable and effective degree
- **Resilience and perseverance**
- **Peer-to-peer support** and advocacy networks
- **Lack of physical security** in jobs or housing
- **Lack of financial security, lack of access to healthcare and support** if someone gets sick or injured while on gigs
- **Knowing exactly how much everything costs**

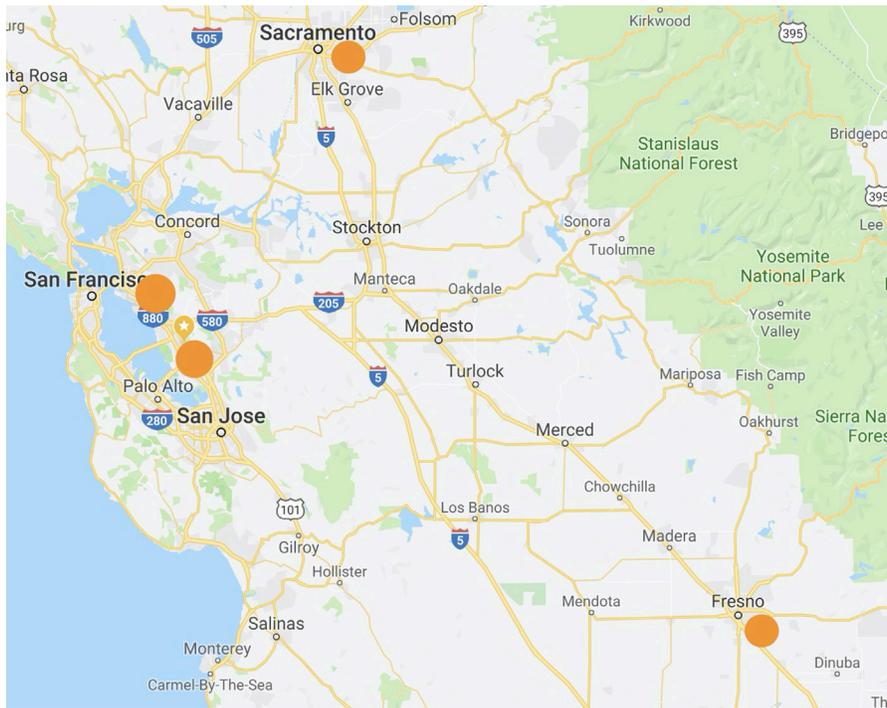
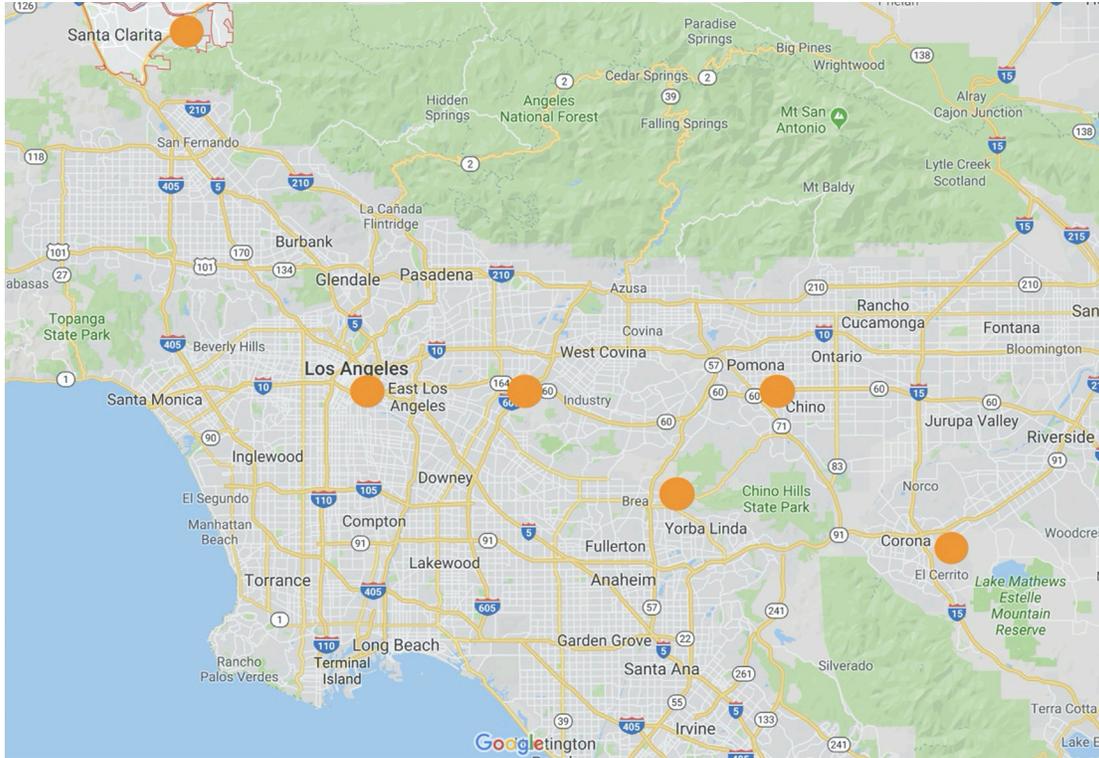
## NEEDS

- **Raising awareness with employers** that older workers, about 40 and up, are willing to start over at low-paying jobs
- **Financial literacy and planning**
- **Job advocates**—an advocate program that can help you find new work and reskill to meet your new phase in life
- **Educational advocates** that help navigate the higher education system to understand the most efficient route to an appropriate degree
- **Debt forgiveness**—medical bankruptcy, predatory consumer lending
- **Affordable housing**, more shelters closer to where people already are
- **Social connection**, loss of friends and social life is a common theme, even for people living in the same place they grew up
- **Greater access to support services**, and in some cases lowering requirements to access needs—reassessment of who needs help and if the current system is available to them. Am I disabled enough? Poor enough?
- **No distinction** between any day of the week, any time of the day
- **Workers’ protection** (risk of on-the-job injury)

# Appendix A: Screening Instrument

1. What city do you live in?
2. Who do you live with?
3. Where do you live (house, apartment, couch surfing, car, homeless shelter)?
4. What do you do to earn money? Is it enough?
5. Where do you commute to? How and how long does it take? When do you commute?
6. How has your daily schedule changed in the past ~5 years due to changing conditions in your work?
7. Anything else we should know about you and your work arrangement/living arrangement that you think is telling of the future California is moving into?

# Appendix B: Map of Interview Locations



## GOALS:

- **Uncover how the changing nature of work is impacting economically fragile working Californians** –what is the lived daily experience?
- **Identify the capacities, assets, and policies needed to promote economic mobility** and/or health and well-being for California workers
- **Identify skills and literacies that interviewees use ]to navigate their world daily,** highlighting the skills that will be increasingly relevant to more and more Californians

## PART 1:

### TELL ME ABOUT YOURSELF

Let's get to know you, who you live with, what you do to earn money, and what you spend money on (baseline income and expenses).

#### 1.1 Tell us about yourself and where you live:

For each interview, fill in the details from the screening call in advance, then repeat that back to the person and ask them to elaborate as needed.

**PROBE:** How long have you lived here?

**PROBE:** Where were you before?

#### 1.2 Who do you live with?

For each interview, fill in the details from the screening call in advance, then repeat that back to the person and ask them to elaborate as needed

#### 1.3 Ok, during your screening call you mentioned that you do xxxxxx to earn money ... Tell me more about that.

**GOAL:** Understand all their incoming money, ask the right questions given this person's specific situation

**PROBE:** Show me how you get the work on your phone or computer.

**PROBE:** Where do you access Internet?

**PROBE:** What times of day are you looking for jobs?

**PROBE:** Do you earn a fair amount for the work that you do here?

#### 1.41 What are your major expenses?

**GOAL:** Get a sense of all their expenses and to understand what financial burden the interviewee is struggling with.

**PROBE:** What do you pay for rent/mortgage?

**PROBE:** Car payment?

**PROBE:** Credit cards?

**PROBE:** Food, clothes, general upkeep?

**PROBE:** Medication, health?

**PART 2:**

**SHOW ME HOW YOU MOVE THROUGH A DAY, GET WORK,  
AND MANAGE YOUR TIME**

As work has become a variable rather than a fixed part of your lives, we want to understand how that variable feels. We want to understand job quality and life quality.

**2.1** I want to understand a day in your life. Pick any random day of the week, and walk me through what happens from waking up to getting to sleep.

**PROBE:** You wake up, and then what?

**2.2** Now take a totally different day of the week that typically is very different, and walk me through what happens from waking up to getting back to bed.

**2.3** What part of your current work has made the biggest positive impact on you and your family's life?

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

**PROBE:** When you discover a new opportunity (either a specific job in a community/platform, or a new platform community), what are you looking for in it?

**2.4** What part of your current work has had the biggest drawbacks for you? Created the biggest challenges, both within work, and outside of it.

**2.5** Have you ever had any security issues while working? What happened?

**PROBE:** Are you able to seek support from the platform, community, or work place if you have a problem at work?

**PROBE:** Do you generally feel safe doing your work?

**2.6** What do you do to treat yourself? When do you have time for leisure?

**2.7** On a daily basis, do you feel stress? How much is this a factor in your life?

**PROBE:** What is driving that stress?

**PROBE:** How is that impacting your relationship with family and friends?

**PROBE:** What alleviates your stress?

**2.8** How do you sleep?

**PROBE:** How long does it take for you to fall asleep?

**PROBE:** How much do you sleep at night?

**PROBE:** Do you feel rested after a night of sleep?

**PART 3:**  
**UNDERSTANDING WHAT THE FUTURE MIGHT LOOK LIKE**

**3.1 Let's start with your personal vision for your future. How old will you be in 10 years, in 2029?**

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

**3.2 What are the biggest barriers you face in achieving those goals?**

**3.3 What keeps you up at night worried about your future?**

**3.4 What are your hopes and fears for your family?**

**PROBE:** Follow up with each important family member?

**3.5 How are you planning for you and your family's financial future?**

**PROBE:** How do you deal with taxes? Do you file it? Did you owe money? How did you deal with that?

**PROBE:** Are you able to save money for emergencies? Leisure and fun? Skills development?

**PROBE:** Do you have time for ongoing learning?

**3.6 And what about your community? What do you think it will look like in 10 years' time?**

**PROBE:** Are you seeing more and more people who are in similar financially constrained situations as you are?

**3.7 If you were able to talk to Governor Newsom or someone with a lot of authority, what would you ask them to do in order to help you achieve your long-term vision for yourself and your family?**

**PROBE:** What social services should be available?

**PROBE:** What resources, and tools should be available to help you and your family develop economic and social well-being?

**END WITH:** **is there anything you would like to share?**