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Support for this research was provided by the Robert Wood Johnson Foundation. The views expressed here do not necessarily reflect the views of the Foundation.

# Characteristics and Well-Being of Adults with Nonstandard Work Arrangements

## Findings from the December 2020 Well-Being and Basic Needs Survey

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*February 2022*

The experiences of workers in nonstandard employment arrangements are a growing concern for policymakers. Such workers include contingent or temporary workers; contract company workers; independent contractors; and people employed in “gig” jobs, such as ridesharing, delivery services, or other work where online platforms are used to request, match, and schedule jobs. Though many workers with nonstandard employment prefer these arrangements to more traditional jobs,<sup>1</sup> the lack of benefits and protections associated with a traditional employer-employee relationship, particularly for low-wage workers, could undermine the well-being of workers and their families (Loprest and Nightingale 2018). These benefits not only include employer-provided paid leave, health insurance, and retirement benefits but also publicly administered benefits financed by employer payments, such as workers’ compensation and unemployment insurance. Workers in these arrangements may also lack employment protections related to health and safety, overtime pay, minimum wages, discrimination and harassment, and the right to unionize. We are still learning about how common these arrangements are and how people with nonstandard and traditional employment differ in their abilities to meet basic needs. This brief adds to the literature by assessing the prevalence of nonstandard work and the well-being of adults in these work arrangements.

Our analysis focuses on adults who reported they were working for pay or self-employed when they participated in the December 2020 Well-Being and Basic Needs Survey (WBNS), a nationally representative survey of more than 7,500 adults ages 18 to 64. We estimate the share of these workers reporting nonstandard employment (i.e., contingent, alternative, or informal work arrangements, which we define in more detail below) at any of their jobs and analyze how this share varies across demographic and socioeconomic characteristics. We then compare usual weekly hours worked, health insurance coverage, and families’ experiences of material hardship among adults in nonstandard and traditional employment arrangements. Although these results reflect circumstances during the COVID-

19 pandemic, we found similar results using data from December 2019.<sup>2</sup> We reference these results in the text where appropriate. We find the following:

- In December 2020, more than one in four employed nonelderly adults (25.9 percent) was engaged in nonstandard work, including nearly one in five (19.4 percent) who reported nonstandard work at their main job. These rates are slightly lower than those in December 2019, when 29.0 percent of employed adults were engaged in nonstandard work and 20.6 percent reported nonstandard work at their main jobs.
- Among workers with incomes below 200 percent of the federal poverty level (FPL), nearly half (44.4 percent) reported nonstandard work arrangements in December 2020, and more than one in three (35.9 percent) reported nonstandard work at their main job.
- Workers with nonstandard employment were more likely than traditional workers to report usually working fewer than 35 hours per week (31.3 versus 13.9 percent) and wanting to work more hours (26.7 versus 17.9 percent) and were less likely to have health insurance coverage through an employer (55.4 versus 80.9 percent).
- Adults in nonstandard work arrangements experienced greater material hardship (including difficulties paying for housing, food, and medical care) across the income distribution. Even among workers with incomes at or above 400 percent of FPL, those who work in nonstandard jobs were more likely to experience material hardship than those in traditional work arrangements. And although rates of material hardship were high for all workers with incomes below 200 percent of FPL, those in nonstandard work arrangements were more likely to experience material hardship than traditional workers (58.4 versus 47.7 percent).

Though we do not assess the causal relationship between types of employment arrangement and family well-being, our findings highlight the precarious economic circumstances of many adults with nonstandard work arrangements. Compared with adults with traditional jobs, these workers are more likely to struggle with insufficient work hours; difficulties paying for food, housing, and health care; and limited access to health insurance. Policies to improve job-related benefits and expand safety net benefits for workers with nonstandard jobs could provide greater stability and support for these workers.

## Defining Nonstandard Work

Though no single definition of nonstandard work exists, these work arrangements lack one or more characteristics of traditional employment, including an explicit or implicit contract for continuing employment, a reasonably predictable work schedule, and direct supervision by the firm paying the worker (Abraham et al. 2018). Researchers have used various data sources to assess the prevalence of nonstandard work, including household and employer surveys, tax filing data, and commercial data, and each presents unique measurement challenges (Abraham and Houseman 2021). Our definition of nonstandard work arrangements for this brief, described below, draws on (1) classifications of contingent workers and alternative work arrangements used in the Current Population Survey

Contingent Worker Supplement (CWS), conducted by the US Bureau of Labor Statistics and US Census Bureau,<sup>3</sup> and (2) participation in paid informal work activities used in the Survey of Household Economics and Decisionmaking (SHED), conducted by the Federal Reserve.<sup>4</sup>

The WBNS builds on previous work using the CWS and SHED in several ways. First, we bring together measures of contingent work, alternative work arrangements, and informal work activities to capture multiple types of nonstandard employment in a single survey. Second, unlike the CWS, which limits survey questions about alternative work arrangements to the respondent's main job, we identify whether adults were engaged in nonstandard work at their main jobs or other jobs. We focus primarily on adults who report nonstandard work at any of their jobs to reflect how many people use these arrangements to supplement earnings from traditional employment; we also highlight differences between adults with nonstandard work at main jobs and those with nonstandard work at other jobs only. Finally, because the WBNS contains measures of economic well-being and hardship, we provide the first estimates of differences in material hardship between workers with nonstandard versus traditional employment arrangements to inform discussions of safety net and labor policies for different workers.

We consider adults to be in nonstandard work arrangements if they reported working for pay or being self-employed at the time of the survey and were in any of the following categories, and we classify workers not in these categories as having traditional employment arrangements.

- **Contingent workers:** These adults' main jobs (i.e., the job for which they usually work the most hours) are temporary or not expected to continue for the following reasons:
  - » They are working only until a specific project is completed.
  - » They were hired to temporarily replace another worker.
  - » They were hired for a fixed period.
  - » Their job is only available during certain times of the year.
- **Alternative work arrangements:** These adults reported any job in which they are
  - » an independent contractor, independent consultant, or freelance worker who works for an employer or is self-employed;
  - » paid by a temporary help or staffing agency, regardless of whether their job is temporary;
  - » an on-call worker who only works when called; or
  - » working for a company that contracts out their services, are usually assigned to only one customer, and usually work at the customer's worksite.
- **Engaged in paid informal work activities:** These adults were paid for any of the following activities in the past month, either at their main jobs, at their second jobs, or as additional work for pay:
  - » child or elder care services<sup>5</sup>
  - » dog walking, feeding pets, or house sitting
  - » house cleaning, yard work, or other property maintenance

- » using their car to drive people from one place to another, including work for ride-sharing companies
- » paid tasks online (excluding surveys)
- » other personal tasks, such as deliveries, running errands, or helping people move

Nonstandard work arrangements encompass diverse activities and workers. Some of these workers prefer the flexibility of their current arrangements, but others would prefer more regular employment (Robles and McGee 2016).<sup>6</sup> In addition, as noted above, nonstandard employment may serve as a worker’s main source of income or as a way to supplement income from another job (Robles and McGee 2016), and we find that these patterns vary across workers with different alternative work arrangements and paid informal work activities.

WBNS estimates of the share of nonelderly adult workers in contingent or alternative work arrangements at their main jobs in 2019 were somewhat higher than estimates from the May 2017 CWS. Workers in the WBNS were also less likely than workers in the SHED to report paid informal work activities. These differences in nonstandard work across data sources may partially reflect differences in measurement, timing, and the definition of workers in each survey. They may also reflect other differences related to survey design, such as underreporting of alternative work arrangements by proxy reporters in the CWS (Katz and Krueger 2018). The WBNS estimate of the overall prevalence of nonstandard work (25.9 percent) among employed nonelderly adults is not directly comparable with such estimates in the CWS and SHED because the WBNS definition includes all three types of nonstandard work arrangements across all jobs. In the Data and Methods section, we present results comparing all three surveys.

## Results

*In December 2020, more than one in four employed nonelderly adults was engaged in nonstandard work, including nearly one in five who reported nonstandard work at their main job. Nearly half of workers with incomes below 200 percent of FPL reported nonstandard work arrangements, including more than one-third who reported such work as their main job.*

Among all nonelderly adults who were working for pay or self-employed in December 2020, more than one in four (25.9 percent) reported having a nonstandard work arrangement (figure 1). This share includes employed adults reporting contingent jobs (5.3 percent of all employed adults), alternative work arrangements (15.2 percent), or any paid informal work activities (11.7 percent; table 2).

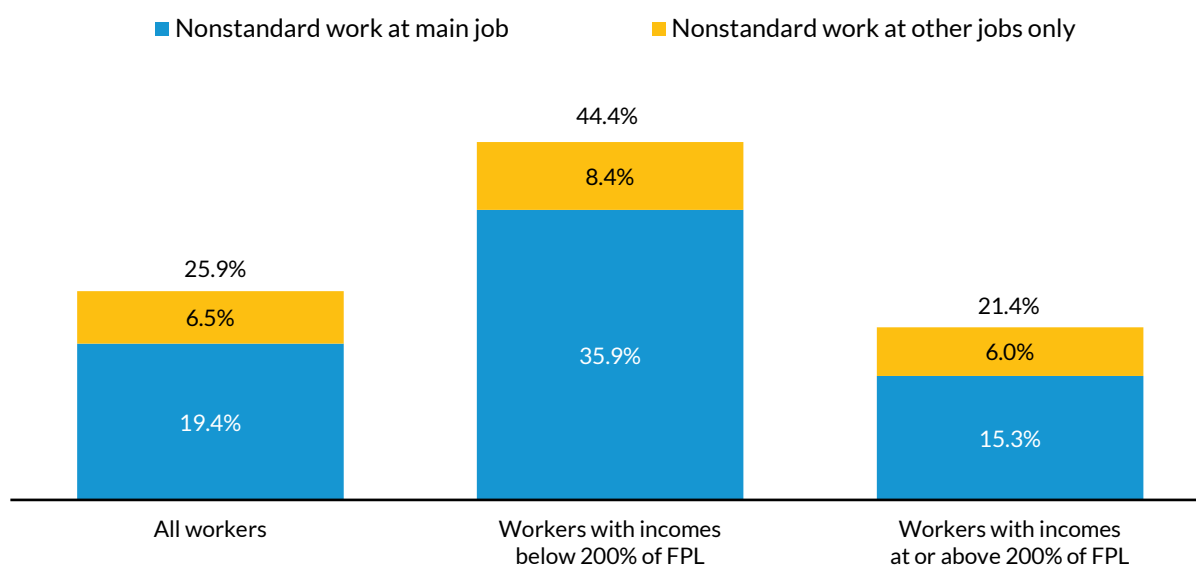
About one in five employed adults (19.4 percent) reported nonstandard work at their main job, and 6.5 percent supplemented a traditional main job with nonstandard employment at a second job or as additional paid work (figure 1).

Though our analysis does not focus on adults who were not working at the time of the survey, we also find that 12.3 percent of these adults reported paid informal work activities in the past month (data

not shown). Some of these adults may have been laid off recently, and others may not consider themselves employed even if they occasionally work for pay.

Although December 2020 was during the pandemic and overall employment had fallen from the previous year, the share of employed adults in nonstandard work arrangements was similar to the prepandemic share. Among nonelderly adults who were working for pay or self-employed in December 2019, 29.0 percent reported having a nonstandard work arrangement and 20.6 percent reported nonstandard work at their main jobs (table 2).

**FIGURE 1**  
**Share of Workers Ages 18 to 64 Reporting Nonstandard Work Arrangements at Any Job, Overall and by Family Income, December 2020**



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**Source:** Well-Being and Basic Needs Survey, December 2020.

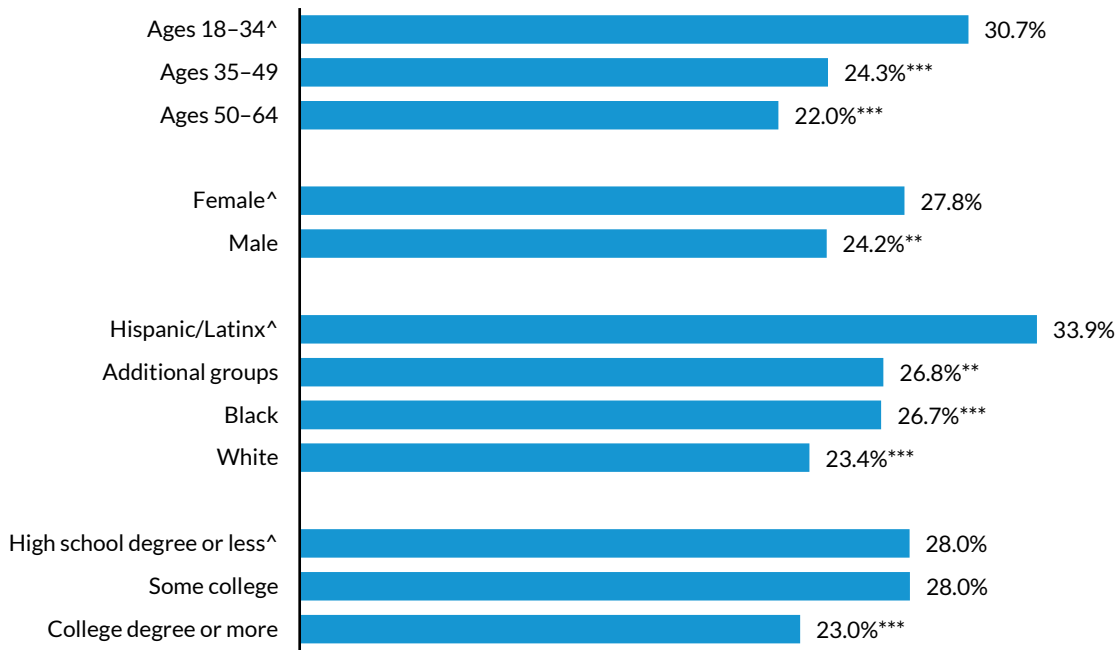
**Note:** FPL is federal poverty level.

Nearly half of workers (44.4 percent) with family incomes below 200 percent of FPL reported nonstandard work, including more than one in three (35.9 percent) in nonstandard work arrangements at their main job. These adults were more than twice as likely as adults with higher incomes to report any nonstandard work (44.4 versus 21.4 percent) or nonstandard work at their main jobs (35.9 versus 15.3 percent).

The share of workers reporting nonstandard employment at any job also varied by demographic characteristics. Younger workers ages 18 to 34 were more likely than those ages 35 to 49 and 50 to 64 to report nonstandard work (30.7 versus 24.3 and 22.0 percent; figure 2). Nonstandard work was also more common among women than men (27.8 versus 24.2 percent) and among Hispanic/Latinx workers than non-Hispanic/Latinx workers who are Black, white, or another race (33.9 versus 26.7, 23.4, and

26.8 percent). Among workers with a four-year college degree or more education, 23.0 percent were in nonstandard jobs, compared with 28.0 percent of those with less education.<sup>7</sup>

**FIGURE 2**  
**Share of Workers Ages 18 to 64 Reporting Nonstandard Work Arrangements at Any Job, by Age, Gender, Race or Ethnicity, and Educational Attainment, December 2020**



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**Source:** Well-Being and Basic Needs Survey, December 2020.

**Notes:** We use the term “Hispanic/Latinx” to reflect the different ways people self-identify. White and Black adults reported a single race and did not identify as Hispanic/Latinx. “Additional groups” include non-Hispanic/Latinx adults who are not white or Black or are more than one race.

<sup>\*/\*\*/\*\*</sup> Estimate differs significantly from that for the reference group (<sup>^</sup>) at the 0.10/0.05/0.01 level, using two-tailed tests.

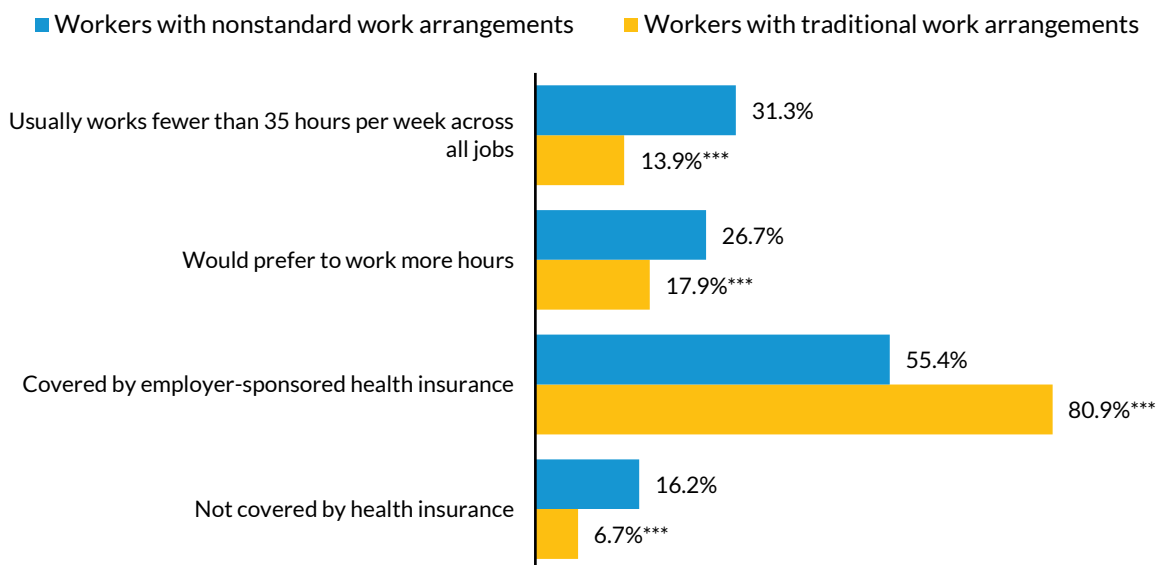
*Workers with nonstandard employment were more likely than traditional workers to report usually working fewer than 35 hours per week and wanting to work more hours and were less likely to have health insurance through an employer.*

Adults with nonstandard employment were more than twice as likely as traditional workers to report usually working fewer than 35 hours per week across all jobs (31.3 versus 13.9 percent; figure 3). Part-time employment was more common among adults with nonstandard main jobs than among adults who supplemented traditional main jobs with additional nonstandard work (36.5 versus 15.9 percent; data not shown). More than one in four workers with nonstandard employment (26.7 percent) reported preferring to work more hours, and this share did not differ significantly by whether the nonstandard work arrangement was for a person's main job or only for other jobs (data not shown). Workers with nonstandard jobs were 8.8 percentage points more likely than traditional workers to report wanting to work more hours (26.7 versus 17.9 percent), suggesting differences in work hours between these groups were not solely because of differences in a preference for part-time employment.

In addition to working fewer hours, adults with nonstandard employment arrangements were less likely than traditional workers to be covered by certain employer benefits. Workers in traditional employment arrangements were significantly more likely than workers with nonstandard jobs to have health insurance through an employer (80.9 versus 55.4 percent). Other sources of health insurance coverage, such as Medicaid and the health insurance Marketplaces, only partially offset this gap, resulting in higher uninsurance rates for adults with nonstandard work. Among workers with nonstandard employment, those who supplemented a traditional job with nonstandard work were more likely than those with a nonstandard main job to be covered by employer-sponsored health insurance (70.3 versus 50.4 percent) and less likely to be uninsured (10.4 versus 18.2 percent; data not shown).

FIGURE 3

**Usual Weekly Work Hours and Health Insurance Coverage among Workers Ages 18 to 64, by Type of Work Arrangements, December 2020**



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Source: Well-Being and Basic Needs Survey, December 2020.

Note: \*/\*\*/\*\* Estimate differs significantly from that for workers with nonstandard work arrangements at the 0.10/0.05/0.01 level, using two-tailed tests.

*Adults in nonstandard work arrangements experienced greater material hardship than those with traditional work arrangements across the income scale.*

Comparing material hardship experienced by adults in nonstandard and traditional work arrangements is complicated because types of work arrangements are correlated with income and other aspects of job quality, and because workers with different characteristics directly related to income may tend to work in different types of employment. Therefore, we cannot identify causal relationships with these data. For example, though material hardship rates are higher among workers with nonstandard jobs, we do not know if it is because (1) nonstandard work leads to greater material hardship or (2) people who experience disadvantages and have low incomes and other unobserved characteristics correlated with increased hardship are more likely than other workers to have nonstandard work arrangements. To better understand material hardship among adults with nonstandard work, we examine differences between workers with nonstandard and traditional employment at three levels of annual family income in the past year: below 200 percent of FPL, 200 to 400 percent of FPL, and at or above 400 percent of FPL. However, we do not control for other differences between workers in nonstandard and traditional work arrangements within income levels.

Across the income levels examined in table 1, workers with nonstandard employment were more likely than traditional workers to report that they or their families experienced at least one form of material hardship in the past 12 months. They were also more likely to report problems paying the rent



or mortgage across income levels. Workers with nonstandard employment reported household food insecurity more frequently than workers with traditional employment among those with family incomes below 200 percent of FPL (41.6 versus 32.6 percent) and between 200 and 400 percent of FPL (26.5 versus 18.0 percent).<sup>8</sup> Unmet needs for medical care due to costs were also more common for workers with nonstandard employment than for workers with traditional employment among those with incomes between 200 and 400 percent FPL and incomes at or above 400 percent of FPL.<sup>9</sup> Though rates of material hardship were high for all workers with incomes below 200 percent of FPL, 58.4 percent in nonstandard work experienced at least one of the hardships shown in table 1, compared with 47.7 percent of those in traditional work arrangements. For most hardship measures, we did not find statistically significant differences between workers with nonstandard main jobs and those supplementing a traditional main job with nonstandard work. However, those with nonstandard main jobs were more likely to report experiencing utility shutoffs or evictions (data not shown).

**TABLE 1**  
**Material Hardship Experienced in the Past 12 Months among Workers Ages 18 to 64,**  
**by Family Income and Type of Work Arrangement, December 2020**

	< 200% of FPL		200–400% of FPL		At or above 400% of FPL	
	Nonstandard	Traditional	Nonstandard	Traditional	Nonstandard	Traditional
Any hardship	58.4%	47.7%**	48.6%	36.4%***	21.0%	13.7%***
Problems paying rent/mortgage	21.4%	13.9%***	16.3%	8.8%***	4.9%	1.9%**
Evicted/forced to move	3.8%	2.0%	1.9%	0.9%	1.3%	0.6%
Problems paying utility bills	22.6%	18.4%	16.3%	9.6%**	3.1%	2.0%
Utility shutoff	4.9%	3.9%	3.7%	2.0%	1.9%	0.3%
Food insecurity	41.6%	32.6%**	26.5%	18.0%**	7.5%	5.0%
Problems paying family medical bills	27.1%	20.0%*	22.3%	17.9%	8.2%	5.8%
Unmet need for medical care due to costs	26.7%	21.1%	26.6%	18.6%**	10.6%	6.9%**
<b>Sample size</b>	<b>663</b>	<b>822</b>	<b>276</b>	<b>734</b>	<b>378</b>	<b>1,636</b>

Source: Well-Being and Basic Needs Survey, December 2020.

Notes: FPL = federal poverty level.

\*/\*\*/\*\* Estimate differs from that for workers with nonstandard work arrangements at the 0.10/0.05/0.01 level, using two-tailed tests.

## Discussion

In December 2020, about one in four nonelderly working adults reported having a nonstandard employment arrangement, such as contingent or temporary work, contract or on-call work, or paid informal work activities. Nonstandard work arrangements were most common among workers with low incomes, more than one in three of whom reported nonstandard employment at their main job.

Compared with adults in traditional employment arrangements, those with nonstandard work were more likely to report working part-time hours and wanting to work more hours and were less likely to have employer-sponsored health insurance coverage.

Though we cannot determine causal relationships with these data, workers in nonstandard employment arrangements were more likely than those with traditional jobs to experience material hardship at every income level. Even among workers with incomes at or above 400 percent of FPL, those who work in nonstandard jobs were more likely to experience material hardship than those in traditional work arrangements. And although rates of material hardship were high for all workers with incomes below 200 percent of FPL, such rates were higher for those in nonstandard work arrangements.

These findings have implications for policies to both improve job quality and reduce the material hardship adults in nonstandard work arrangements experience through the delivery of social services. Studies have found that workers in nonstandard work arrangements have lower wages and less access to employer-sponsored benefits, such as health insurance, worker leave, and retirement plans (GAO 2015). Some evidence of higher rates of workplace injuries, less access to workers' compensation and disability insurance, and increased health-related expenses could also be connected to the material hardships shown here (Boden, Spieler, and Wagner 2016). Research has also found reduced wages and benefits associated with domestic outsourcing, or the use of independent contractors and temporary employment agencies instead of regular employees, for low-wage work (Bernhardt et al. 2016; Dube and Kaplan 2010). Further research is needed to understand how nonstandard work arrangements affect these outcomes and other aspects of job quality.

Policy solutions are being considered and studied that would provide benefits as part of nonstandard work, reduce the misclassification of workers as independent contractors when they should be considered employees, and expand the definition of who is considered an employee (Loprest et al. 2019).

To the extent that workers with nonstandard employment continue to experience material hardship, including difficulty paying for food, housing, and health care, access to social services can help them meet these basic needs. However, current social service policies and practices often make such services more difficult for people with nonstandard work to access. For example, programs typically require proof of income to determine the amount of benefits for which someone is eligible and require participants to report changes in income. For workers whose incomes fluctuate because of nonstandard work arrangements, providing this information is, at best, logistically challenging, and it can lead to workers losing access to benefits despite likely being eligible and having ongoing needs. Similarly, when their incomes fluctuate because of nonstandard employment, parents without custody of their children may have difficulty consistently paying court-ordered child support and may therefore face serious penalties. Policymakers, program administrators, researchers, and advocates could work together to develop creative solutions for these challenges, including developing systems for determining program eligibility for people with nonstandard work in ways that both support the programs' needs for accountability and minimize burdens on programs and participants.

## Data and Methods

This brief draws on data from a nationally representative sample of 7,737 adults ages 18 to 64 who participated in the December 2020 round of the Urban Institute’s Well-Being and Basic Needs Survey. The WBNS is an internet-based survey designed to monitor changes in individual and family well-being as policymakers consider changes to federal safety net programs. For each round of the WBNS, we draw a stratified random sample (including a large oversample of adults in low-income households) from the KnowledgePanel, a probability-based internet panel maintained by Ipsos that includes households with and without internet access. Survey weights adjust for unequal selection probabilities and are poststratified to the characteristics of nonelderly adults based on benchmarks from the Current Population Survey Annual Social and Economic Supplement and the American Community Survey. Participants can complete the survey in English or Spanish. For further information about the survey design and content, see Karpman, Zuckerman, and Gonzalez (2018).<sup>10</sup>

Our analysis focuses on the 4,509 adults who reported they were working for pay or self-employed at the time of the survey. Among this sample, we estimate the share of adults engaged in nonstandard work at either their main jobs (i.e., the job for which they usually work the most hours), at a second job, or as additional work for pay. Our definition of workers with nonstandard employment includes those reporting contingent work (i.e., temporary main jobs), alternative work arrangements (i.e., work as an independent contractor, employment through a temporary help or staffing agency, on-call work, or work for a firm that contracts out their services), and payment for informal work activities in the past month. We define the remaining employed adults as traditional workers. For comparison, we also calculate results using these same definitions for the December 2019 round of the WBNS. Table 2 compares results from the WBNS with those from the CWS and SHED.

**TABLE 2**  
**Contingent Work, Alternative Work Arrangements, and Paid Informal Work Activities among Workers Ages 18 to 64 in the WBNS, CWS, and SHED**

*Percent*

	2020 WBNS	2019 WBNS	2017 CWS	2020 SHED	2019 SHED
Nonstandard work arrangement at any job	25.9	29.0			
Nonstandard work arrangement at main job	19.4	20.6			
Contingent worker at main job <sup>a</sup>	5.3	6.4	3.8		
Alternative work arrangement at any job <sup>b</sup>	15.2	14.8	--		
Alternative work arrangement at main job	12.4	11.8	8.5		
Independent contractor, consultant, or freelance worker	9.2	8.5	6.4		
Paid by a temp agency	2.3	2.0	0.9		
On-call worker	1.1	1.5	0.6		
Works for contracting firm	1.5	1.7	0.6		
Paid for any informal work activities in past month	11.7	15.6		15.7	20.4
Child or elder care services	4.1	6.6		3.4	5.5
Dog walking, feeding pets, or house sitting	1.9	2.9		2.2	3.5
House cleaning, yard work, or other property maintenance	4.5	5.9		6.5	8.2
Using a car to drive people, including work for ride-sharing companies <sup>c</sup>	1.6	2.7		2.2	4.1

	2020 WBNS	2019 WBNS	2017 CWS	2020 SHED	2019 SHED
Paid tasks online	2.0	2.2		2.6	3.2
Other personal tasks such as deliveries, running errands, or helping people move	3.4	4.0		5.5	6.0

**Sources:** Well-Being and Basic Needs Survey (WBNS), December 2019 and December 2020. The authors tabulated data from (1) the Current Population Survey Contingent Worker Supplement (CWS) May 2017 Public Use File (“Current Population Survey, May 2017: Contingent Worker Supplement,” US Census Bureau and US Bureau of Labor Statistics, April 29, 2021, <https://doi.org/10.3886/ICPSR37191.v2>) and (2) the Survey of Household Economics and Decisionmaking (SHED) October 2019 and November 2020 Public Use Files (“Survey of Household Economics and Decisionmaking: Data,” Board of Governors of the Federal Reserve System, last updated May 17, 2021, [https://www.federalreserve.gov/consumerscommunities/shed\\_data.htm](https://www.federalreserve.gov/consumerscommunities/shed_data.htm)).

**Notes:** Nonstandard work arrangements in the WBNS include contingent or temporary work, alternative work arrangements, and paid informal work activities; blank cells indicate comparable estimates from the CWS and SHED are not available because those surveys did not ask about all three types of employment arrangements. CWS estimates are based on adults ages 18 to 64 reporting any work for pay or profit in the reference week or who were absent from work. SHED estimates are based on adults ages 18 to 64 reporting any work for pay or profit in the past month. WBNS estimates are based on adults ages 18 to 64 reporting they were working for pay or self-employed at the time of the survey.

<sup>a</sup> CWS contingent worker estimates include all wage and salary workers, even if they had already held their jobs for more than one year and expected to hold their jobs for at least one additional year. Self-employed workers and independent contractors are only included if they expected their employment to last for an additional year or less and if they had been self-employed or an independent contractor for one or fewer years. WBNS estimates are not conditioned around the one-year requirement for expected or current job tenure.

<sup>b</sup> Most CWS alternative work arrangement groups are mutually exclusive, though some workers were both on-call and provided work by contracting firms; WBNS groups are not mutually exclusive.

<sup>c</sup> The SHED and the WBNS use different wording for questions about using a car to drive people.

## Notes

- 1 US Bureau of Labor Statistics, “Contingent and Alternative Employment Arrangements – May 2017,” news release, June 7, 2018, <https://www.bls.gov/news.release/pdf/conemp.pdf>.
- 2 We ran similar analyses using the December 2019 round of the WBNS. We report results on nonstandard work arrangements from these data in the Data and Methods section.
- 3 See Bureau of Labor Statistics, “Contingent and Alternative Employment Arrangements – May 2017.” Questions about contingent work and alternative work arrangements were also included in a 2015 survey by Princeton University researchers using RAND’s American Life Panel (Katz and Krueger 2019).
- 4 See “Supplemental Appendixes to the Report on the Economic Well-Being of US Households in 2020 – May 2021,” Board of Governors of the Federal Reserve System, last updated May 26, 2021, <https://www.federalreserve.gov/publications/2021-supplemental-appendixes-report-economic-well-being-us-households-2020-overview.htm>. The question about informal work activities in the SHED builds on previous Federal Reserve surveys on this topic, including the Enterprising and Informal Work Activities Survey (Robles and McGee 2016) and the Survey of Informal Work Participation (Bracha and Burke 2016).
- 5 Child or elder care services are often provided in formal settings such as licensed child care facilities (Malik 2019). Excluding workers who only report this activity and do not report other forms of nonstandard work has little impact on our estimates.
- 6 Bureau of Labor Statistics, “Contingent and Alternative Employment Arrangements – May 2017.”
- 7 Other research has found similar trends and has begun to investigate the relationship between the differences in alternative work arrangements by age, gender, race, and wages and job quality (Abraham and Houseman 2020). More research is needed to understand the role of labor market discriminatory practices in the

overrepresentation of women, Hispanic/Latinx, Black, and additional nonwhite racial groups in alternative work arrangements and associated outcomes for these workers.

- <sup>8</sup> Household food insecurity estimates are based on responses to the six-item short form of the US Department of Agriculture’s Household Food Security Survey Module (USDA 2012). Affirmative responses include reporting that it was often or sometimes true that the food the household bought just didn’t last, and the household didn’t have money to get more; it was often or sometimes true that the household could not afford to eat balanced meals; adults in the household ever cut the size of meals or skipped meals because there was not enough money for food; meals were cut or skipped almost every month or some months but not every month; the respondent ate less than they felt they should because there wasn’t enough money for food; and the respondent was ever hungry but didn’t eat because there wasn’t enough money for food. Respondents with two to four affirmative responses are defined as having low household food security, and respondents with five to six affirmative responses are defined as having very low household food security. These groups are jointly defined as being food insecure.

WBNS estimates of household food insecurity are significantly higher than estimates from the Current Population Survey Food Security Supplement. Potential reasons for these differences are discussed in a previous brief (Karpman, Zuckerman, and Gonzalez 2018).

- <sup>9</sup> These material hardship rates are somewhat lower than prepandemic hardship rates, although the patterns across nonstandard and traditional work arrangements remain similar.

- <sup>10</sup> The WBNS survey instrument is available at <https://www.urban.org/policy-centers/health-policy-center/projects/well-being-and-basic-needs-survey>.

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# Acknowledgments

This brief was funded by the Robert Wood Johnson Foundation. The views expressed here do not necessarily reflect the views of the Foundation.

The views expressed are those of the authors and should not be attributed to the Urban Institute, its trustees, or its funders. Funders do not determine research findings or the insights and recommendations of Urban experts. Further information on the Urban Institute’s funding principles is available at [urban.org/fundingprinciples](https://urban.org/fundingprinciples).

The authors gratefully acknowledge helpful comments on earlier drafts from William Congdon and Stephen Zuckerman and careful editing by Rachel Kenney.



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