

CAKE & ARROW

Covid-19 & the Gig Economy

A Reckoning for the Insurance Industry



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When Precarity Meets Pandemic



Executive Summary

Nationwide, an estimated 30-40% of workers are employed in the gig economy. When it comes to the health and economic threats of Covid-19, they are among the most vulnerable.

Back in 2017, Cake & Arrow published a research study exploring insurance and the gig economy ([Cake & Arrow, 2017](#)). In it, we took a look at how gig work is changing the makeup of the U.S. labor force and how the insurance industry might adapt. The study placed particular emphasis upon how gig workers tended to fall outside of traditional models of insurance and social safety nets, both exposing these workers to greater risks than traditional workers while also creating opportunities for the industry to innovate new products and service models that better address the needs of changing workforce.

Fast forward to 2020, and while it may seem that everything has changed, very little has when it comes to protections for gig workers. When the Covid-19 crisis hit the U.S., gig workers were just as underinsured, underemployed, and just as lacking in basic protections as they were when we surveyed them back in 2017. The pandemic currently sweeping the globe has not only shuttered the doors of millions of businesses, left many more millions unemployed, and overwhelmed our healthcare system, it has also brought renewed and intense focus to the vulnerabilities that underpin gig economy work, dramatically exposing just how little protections are in place for gig workers when faced with an unexpected crisis or emergency. And while the effects of the pandemic are being felt across the globe, gig workers, and particularly those in the United States, have been hit especially hard.

Here are some of the reasons why:

01. Many gig workers already live paycheck to paycheck

Although wage data on gig economy workers is notoriously difficult to find, like many Americans (as many as 78%, some studies find) ([CareerBuilder, 2017](#)), many gig economy workers live paycheck to paycheck. For those who are living paycheck to paycheck, losing even a single day of work can make the difference between paying rent, affording a utility bill, or buying groceries. While it's unclear precisely how many gig workers nationally are relying solely on gig work for employment, even those workers who supplement their incomes with gig work are at risk should their gig work diminish for any reason.

78% *of American workers live paycheck to paycheck*

Career Builder Survey, 2017

Furthermore, living paycheck to paycheck doesn't only pose a financial risk to gig workers, it can potentially pose health risks too. Not only are those who live paycheck to paycheck more likely to skip going to the doctor when sick ([American Psychological Association, 2019](#)), but those who live paycheck to paycheck and rely on gig work to pay their bills are incentivized to continue working, even when they are sick, posing a risk to their own health and to that of society, as they risk spreading the disease ([Economic Policy Institute, 2011](#)).

02. Gig workers are not typically considered employees

In 2019, The U.S. Department of Labor issued advice concluding that gig economy workers are to be classified as independent contractors, not employees ([Schieber, 2019](#)), effectively stripping gig workers of the kind of entitlements afforded to regular employees – access to paid sick leave, employee-sponsored health insurance, worker's comp and disability insurance. This means that unless they happen live in a state with a paid sick-leave policy, should a gig worker become sick due to Covid-19, unlike regular employees, they would not be eligible for paid sick leave, again incentivizing them to work while sick, putting both themselves at risk and those they come into contact with by not being able to adhere to stay-at-home orders

While some companies, including Instacart and Uber, have announced they will be offering paid sick leave to drivers and delivery workers due to Covid-19, there have been countless reports of workers who have faced excessive hurdles to accessing pay or have been unable to access promised paid sick leave all together ([Kerr, 2020](#)).

03. Gig workers are not typically eligible for unemployment benefits

For many of the 78% of American workers living paycheck to paycheck, access to unemployment benefits upon job loss is the only thing standing between them and financial ruin. Because gig workers are not classified as employees, they typically do not have unemployment to fall back on. While the recent stimulus passed by congress includes a provision to extend unemployment benefits to gig workers ([Feiner, 2020](#)), states are reporting delays in making benefits available to newly eligible workers, with state officials reporting that it could take weeks to stand up new programs and disburse benefits, leaving those who have lost work due to the virus to fend for themselves in the meantime ([Romo, 2020](#)).

As a customer experience design agency working to bring insurers closer to their customers, we see it as our role to help the industry better understand the vulnerabilities and the needs facing their customers and potential customers, including underinsured populations like gig workers, whose needs have never been more acute as they are in this moment.

Indeed, insurance came to be when people banded together to protect one another against ruin in times of crisis. A pandemic like Covid-19 underscores how anyone—or everyone—might have the foundations of their lives shaken in an instant. And in that instant, the celebrated independence of gig workers reveals itself as an acute vulnerability. Without employer-provided, group benefits or related protections, these workers struggle mightily to cope with conditions they could have neither imagined nor planned for. This crisis will likely mark a reckoning for many industries, including insurance, and thus it is a good time for us to take the pulse of gig workers. In undertaking this study, we surveyed 255 gig workers to get a clearer idea of how they are feeling, behaving, and coping in the midst of this crisis and to gain a deeper understanding of how, in the future, the insurance industry might better exist as a safety net for this particularly vulnerable population.

Who is the Gig Economy?



Scope & Methodology

This research was designed to take a pulse on gig economy workers amidst the Covid-19 pandemic. Given our ongoing investment in researching and designing for the gig economy, we believed that getting moment-in-time reactions from workers as a global pandemic was unfolding would yield valuable insights into how exposed they are as a demographic and how the insurance industry can do more to better meet and address their needs.

Research Goals

Our research aimed to gain insight into the mindsets, behaviors, and attitudes of Gig Economy workers amidst the pandemic. We did not necessarily intend our findings to be representative of the general state of gig workers, but rather to capture their specific feeling at a moment in time. We wanted to understand not only how these workers are managing to cope with the effects of the crisis – loss of work and income, health risks etc. – but also how the crisis has shifted their mindsets and attitudes surrounding their own gig work, their sense of personal risk, and their beliefs about the role of society at large in managing the crisis and supporting workers.

Our goal was to understand more about:

- How the pandemic has uniquely impacted the gig economy, and to what extent gig workers are feeling the impact;
- How mindsets around risk, societal vs. individual responsibility, and gig work itself have shifted amidst the crisis;
- What gig workers are doing to cope with things like a loss of work or income and the risk to their personal health amidst the crisis;
- What changes in gig worker mindsets and expectations may mean for insurance companies in the long term;

Panel

While some define the gig economy as those performing only platform work, our definition was broader, and was inclusive of all individuals performing any kind of independent work, including freelance, gig, and contract work. Between March 25th and April 6th 2020 we surveyed 442 gig economy workers, 255 of whom completed our survey. The results analysis included only those who completed the survey.

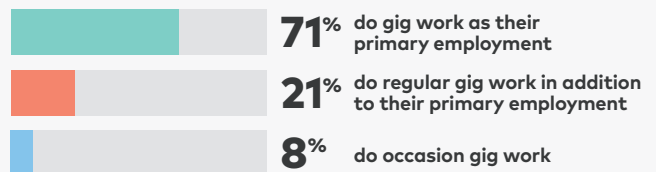
Who We Surveyed



Surveyed
255
Gig Workers
living in the US

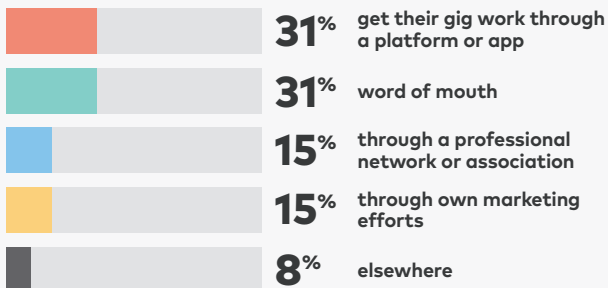


Between
March 25, 2020
and April 6, 2020

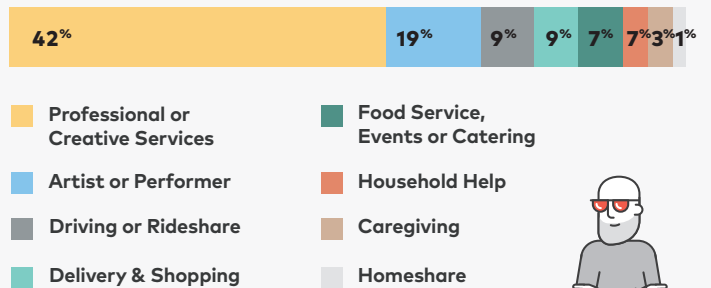


All engage in some form of independent work, including gig, contract, or freelance work.

HOW THEY GET THEIR GIG WORK



TYPE OF GIG WORK

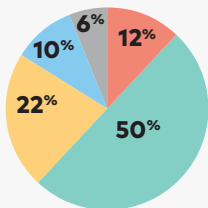


♀ **67%** Female

♂ **27%** Male

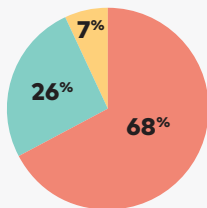
⚧ **5%** Non-Binary

AGE



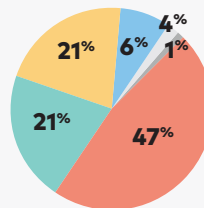
- 18 - 24
- 25 - 36
- 37 - 48
- 49 - 59
- 60+

EDUCATION



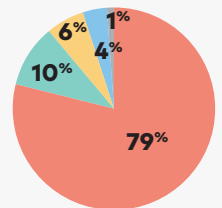
- 4-year degree or higher
- Some college no degree
- High school Degree or equivalent

RELATIONSHIP



- Single never married
- Married
- In a domestic partnership
- Divorced
- Separated
- Widowed

ETHNICITY



- White
- Spanish, Hispanic, or Latino
- Black or African American
- Asian
- Other

Perspectives Amidst a Pandemic



Key Findings

01. Gig workers have already been deeply impacted by the Covid-19 pandemic

Going into this research we knew that gig workers would be particularly vulnerable to this crisis, so we were not surprised to find that those we surveyed have already been deeply affected. When we asked survey respondents to indicate, on a scale of 1-10, how disruptive the crisis has been to them personally, the average answer was 8.66.

Covid-19 Disruption in the Gig Economy

On a Scale of 1-10, how disruptive has the pandemic been to your gig work?



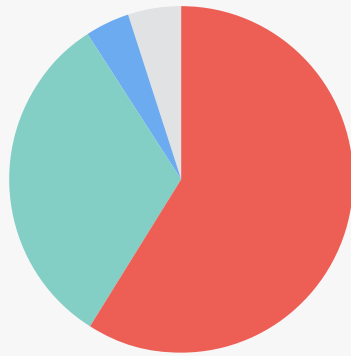
Those who derive their primary income from gig work are more deeply affected

Digging deeper into the data, the extremity of this response makes sense. Among those we surveyed, 57% have stopped working entirely since the crisis hit. Among those who have stopped working, 71% rely on gig work as their primary source of income. Among those who rely on gig work as their primary source of income, 61% have stopped working entirely since the crisis hit while 32% are still working, but have much less work. Only 4% say they have not lost work.

57 % of gig workers we surveyed have entirely ceased their gig work since the pandemic hit

Loss of Work in the Gig Economy

Among those surveyed:



57%

Have ceased their gig work since the pandemic hit

32%

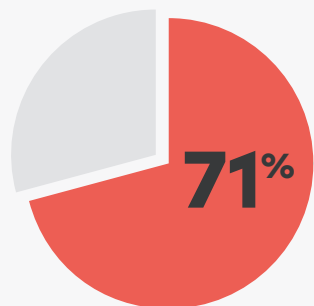
Are still working, but have much less gig work since the pandemic hit

4%

Are working the same amount as they did before the pandemic

58% say that regarding the Covid-19 crisis, they are most concerned with having enough money to cover their family's basic needs. Among those who derive their primary income from gig work, 62% say they are most concerned with covering basic needs.

Those who do gig work full time are more deeply impacted by the pandemic



of those surveyed rely on gig work as their primary source of income

61%

have stopped working entirely since the crisis hit

62%

say their biggest concern is having enough money to cover their basic needs

02. There is a class divide amongst gig workers, leaving some much more exposed than others amidst the crisis

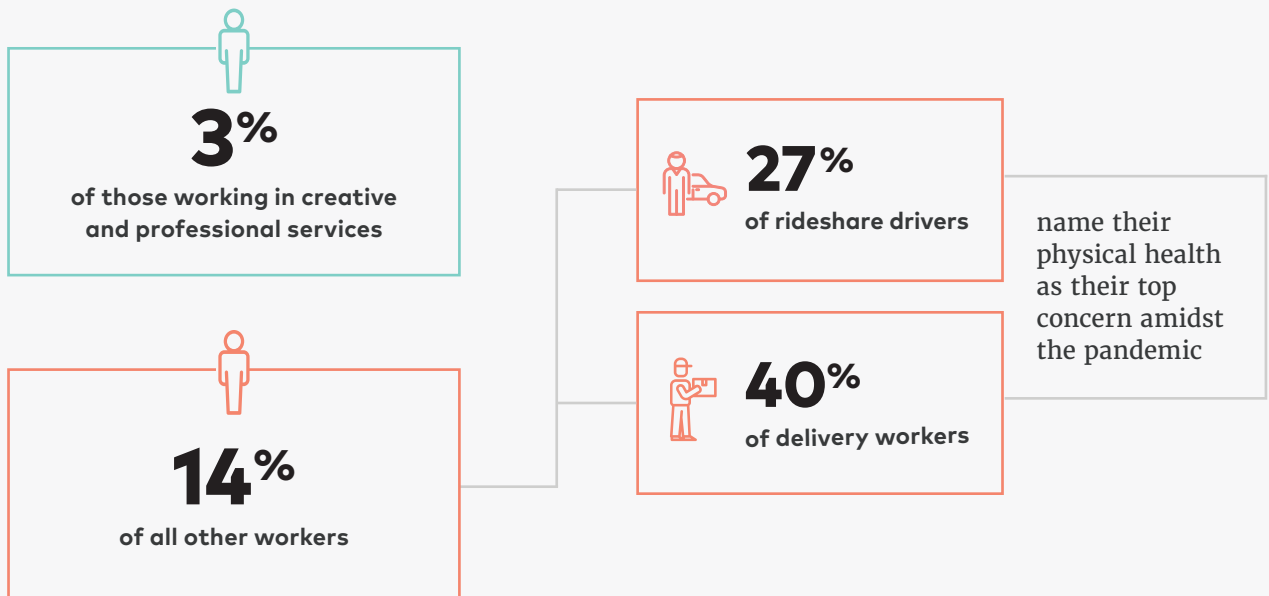
According to the gig economy research we conducted in 2017 ([Cake & Arrow, 2017](#)), we found that gig workers tend to fall into two categories: virtual laborers (those who derive their income from Internet-based work such as programming, design, writing, or marketing) and physical laborers (those who derive their income using their bodies or physical property, such as rideshare drivers, delivery workers, or AirBnb hosts). Among the marked differences between these two groups was income, with those who fell into the virtual category tending to earn higher incomes. On paper, virtual laborers have no more protections than physical laborers, but due to higher incomes (and in the case of Covid-19, because many can work from home) they tend to be better insulated when crisis strikes.

Our recent survey found a similar divide between those who engage in professional or creative services as their primary gig work and everyone else. The workers engaging in professional services and creative work not only tended to have higher incomes than other types of gig workers, but generally found the crisis to be less disruptive. They ranked the disruption level as an 8.1 compared to the 8.9 of other workers. Similarly, just 19% of this group said they didn't realize how exposed they were, compared with 32% of everyone else.

Those doing creative and professional services as opposed to other types of gig work are:

- More financially prepared for a period in which they might not work. 42% say they had done something to prepare for a period where they may not work, compared with 31% of all other types of gig workers.
- More likely to still be working amidst the pandemic. 49% say they are still working, compared with 40% of all other types of gig workers.
- Are less concerned about the threat to their physical health. Only 3% say that their own physical health is their greatest concern, compared with 14% of all other workers. 27% of rideshare drivers and 40% of delivery workers name their physical health as their top concern amidst the pandemic.

Some gig workers are more worried about their health than others



While not all individuals working in creative and professional services are high income earners, they are more likely to be, and our research found that higher incomes, which enable people to save and better plan for the unexpected, tend to insulate gig workers from the effects of the crisis. Gig workers making more than \$100k per year were nearly half as likely to name being able to cover the basic needs as their biggest concern during this pandemic, 31% compared with 59%. Only about 7% of survey respondents reported making over \$100k a year.

Higher incomes insulate people from the affects of the Covid-19 crisis. Only

7%

of the gig workers we surveyed made over \$100,000 a year.

03. For gig workers, trust is personal

Last year, Pew Research Center published findings about American’s declining trust in the federal government and in one another. They found that 75% of Americans believe that Americans’ trust in the federal government has been shrinking and that 64% believe that Americans’ trust in one another has been shrinking ([Pew Research, 2019](#)). Our research echoed these findings, with gig workers showing very little institutional trust while showing more trust in local, community-based organizations and social networks.

When asked to choose which organizations they trust most and least to have their best interests in mind, our research indicated that gig workers trust community organizations the most and the federal government the least.

The Federal Government Trust Gap

Interestingly, while gig workers are nearly unanimous in their distrust of the federal government, they are also likely to look to the government for help in times of crisis, and 88% of all the gig workers we surveyed agreed with the statement: “In times of crisis, it is the government's responsibility to ensure everyone's basic needs are being met.” Only 4% disagreed.

Gig Workers and the Federal Government

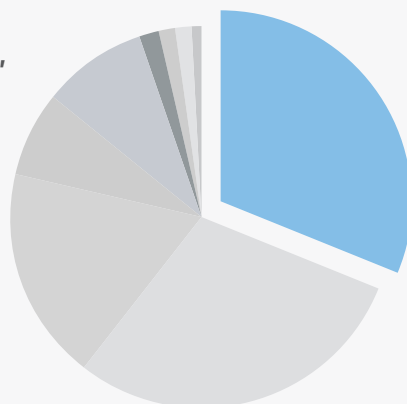
Among those surveyed:

When asked which organizations they trust the least

The highest percentage,

31%

said they trust the federal government the least of any organization or institution



● The federal government

When asked if they agreed or disagreed with the statement:

In times of crisis, it is the government's responsibility to ensure everyone's basic needs are being met.



Trust in Insurance Companies is Low and Declines with Income

Our research found that as a rule, the lower a person's income, the more they distrust insurance companies. Insurance companies are a close second behind the federal government when it comes to which institutions gig workers trust the least. 30% of survey respondents said they trust insurance companies the least (31% said the federal government), while insurance companies also ranked last among who gig workers say they would turn to for help amidst the Covid-19 crisis. Income level is also a determining factor when it comes to trust in insurance companies. Gig workers making less than \$100k are almost twice as likely as higher income earners to distrust insurance companies. Among these workers, % distrusted insurance companies the most compared with just 17% of higher income earners.

The federal government is the only institution gig workers trust less than insurance companies.

Trust Lies Closer to Home

While gig workers trust the federal government and insurance companies the least, our research found that the closer an institution or organization is to home, the more they tend to trust it. Community organizations were by far the most trusted followed by state or city government. When asked who they would first turn to for help amidst this crisis, we observed a similar pattern, with respondents ranking close family and friends as their top choices followed by state and city government. Here, insurance companies ranked dead last.

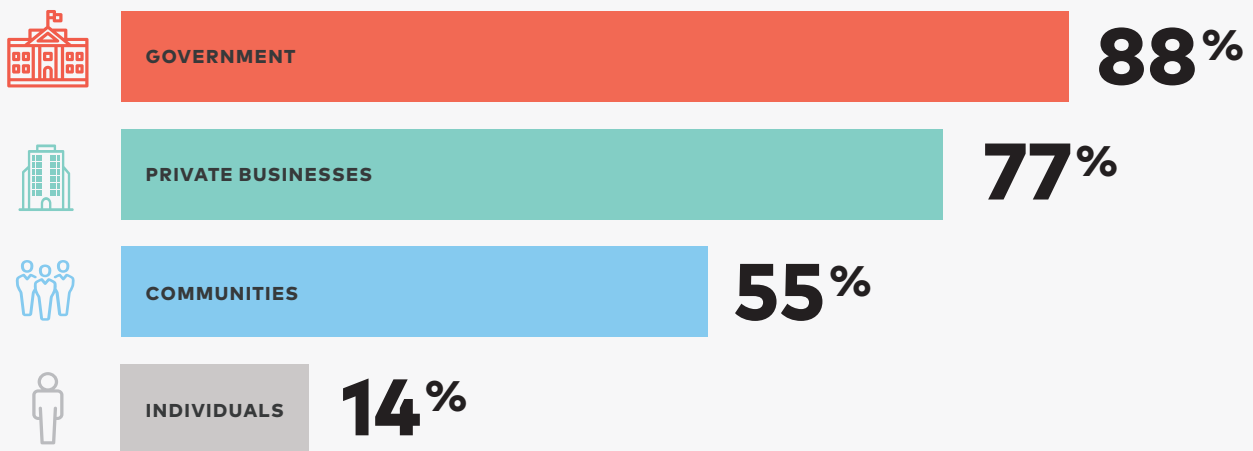
04. Gig workers are collectively minded, especially in times of crisis

As evidenced by their high levels of trust in community organizations and charitable organizations (which they ranked third as the most trusted), gig workers value mutual aid and support, and tend to be less individualistic. In a survey we did last year for our Modern Family report, when asked who is responsible for providing families with access to the basic resources they need to survive, 77% agreed it was the individual's responsibility while 27% agree it was the government's (Cake & Arrow, 2019b). While there is no direct comparison to be made between that study and this one, the difference of opinions surrounding individual responsibility vs. collective responsibility are marked.

Our recent research found that 88% agree or strongly agree that in times of crisis, it is the government's responsibility to ensure everyone's basic needs are being met, while only 14% agree that in times of crisis, we are individually responsible for meeting our own basic needs and shouldn't expect others to help us. Among those who do agree, only 4% strongly agree while 32% strongly disagree.

Collectivism vs. Individualism

Percentage who agree or strongly agree that in times of crisis it is the responsibility of the following to ensure everyone's basic needs are being met:

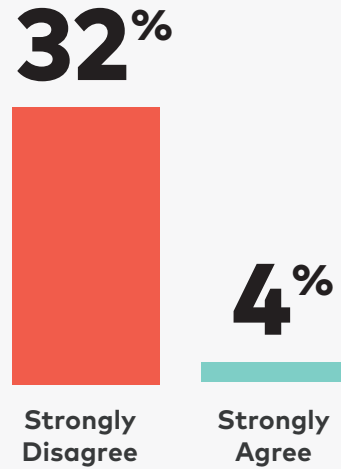


Furthermore, while most agree that the government has a responsibility to help, 55% also believe that in times of crisis, communities have a responsibility to help ensure everyone's basic needs are met and 77% believe private businesses do too.

Strength of Feelings When it Comes to Individual Responsibility

Percentage who strongly agree and strongly disagree with the statement:

In times of crisis, we are individually responsible for meeting our own basic needs and shouldn't expect others to help us.



05. Gig workers were not in a position to prepare for a pandemic, or any other kind of emergency

With little access to the kind of safety net regular employees of companies have, gig workers have very few ways of preparing for the kind of crisis brought on by Covid-19 beyond saving money. Even that can prove difficult for those whose work is already unpredictable.

Among those we surveyed, only 37% said they had done something specific to prepare for a time when they might experience a loss of work or income. Almost everyone who did mentioned saving money, but most noted how what they were able to save is not nearly enough:

37% of gig workers had done something specific to prepare for a time when they might experience a loss of income

Among those who had done something to prepare for a loss of work or income before the pandemic hit:

SAVING WAS NOT ENOUGH



"I tried to save money, but it all went very quickly once this happened"

"We had savings, which will be gone after the first, and theoretically I can pivot from wedding and event related work to making housewares. My husband has also lost work, and not being able to use our studio is going to probably bankrupt us."



"Tried to save. Not enough apparently"

"I just saved about a month's worth of expenses. Is it enough? No, but it's helping me not panic right now."



"I opened a savings account a few weeks prior. I am new to the work force and this was the first bit of savings I have been able to put away, so it isn't much money. It was not enough to change my current situation."

Among the 63% who hadn't done anything to prepare, most indicated that they knew they needed to save money, but were already living paycheck to paycheck or were struggling to pay off debt.

Among those who hadn't done anything specific to prepare for a loss of work or income before the pandemic hit:

IT'S HARD TO SAVE WHEN YOU LIVE PAYCHECK TO PAYCHECK



"I didn't have many options with what to do with my money. I was only just in a place where I could start to save"

"Save, but there is hardly any savings."



"I live paycheck to paycheck. I've done my best to save but life happens & it always disappears after a while."

"Just before the pandemic escalated, I was trying to get caught up on debt while living paycheck to paycheck."



A Reckoning for the Insurance Industry



Conclusion

Covid-19 doesn't so much teach us something new about the gig economy as it does lay bare what we already knew to be true – gig economy workers are particularly vulnerable and over-exposed to risk. How will this crisis change the gig economy of the future and what will this mean for insurance?

For all of the ways that the Covid-19 has exposed some of the darker truths about what it means to work in the gig economy, it has done the same regarding many aspects of how our society functions, making existing conditions like income inequality, rising healthcare costs and a diminished social safety net harder and harder to ignore. As [think piece](#) after think piece will remind us, Covid-19 may forever reshape society, in ways foreseen and unforeseen ([Politico Magazine, 2020](#)), and may accelerate some of societal shifts we have already been seeing over the past several years, particularly concerning the gig economy.

If there is anything the insurance industry can take away from the experience of gig economy workers amidst this pandemic, it may be that in the age of pandemics the status quo is no longer tenable. The industry should anticipate a sea change in terms of how gig economy workers view themselves, what they believe they are entitled to, and what they come to expect when and if they return to their gig work post-pandemic. Trends we are seeing in our research that the industry should keep an eye on include:

01. A realignment of trust

Our research suggests that amidst this pandemic, gig workers tend to trust their immediate communities much more than they do faceless institutions (ie. insurance companies). While institutional trust has been diminishing for some time now, it is yet to be seen how this realignment of trust will shake out in the end, but Covid-19 may play a deciding role.

Meanwhile, it's clear that for now, trust is trending more local. Why? Our research doesn't tell us for sure, but it may be because that, in times of crisis, it is within their immediate communities that people find the most tangible, immediate relief - from their friends and family, but also from community organizations- which gig workers ranked the highest amongst organizations they trust. Since the pandemic hit, there have been a surge of mutual aid networks springing up across the country, crowdsourcing community resources to provide various forms of tangible relief - cash to assist with bills, groceries, necessary medical supplies etc. Long before government checks arrived in the mail these networks were on the frontline distributing help to those in need.

What this means for insurance:

For one, in the post-Covid world, insurance companies should find ways to leverage existing communities and networks to build relationships with customers, not unlike the traditional insurance agent model, in which insurance is bought and sold through a trusted member of a community. The difference is these communities, even local ones, now tend to be digitally-based, and will likely continue to be. Finding a way into digital communities is crucial. Covid-19 has shown us that these type of communities can be incredibly effective at self-organizing, especially with digital tools at their disposal. Communication and networking tools like Slack, Nextdoor, and Facebook have been at the heart of community organizing amidst the pandemic. What if insurance for gig workers looked more like mutual insurance models, self-organized and self-funded, but with insurance companies as the platform upon which this organizing happens?

Secondly, like community organizations, insurance companies should look for ways to offer immediate, tangible relief to their customers in times of crisis. This is especially crucial with gig workers, who tend to have little in terms of a safety net. Insurance should be that safety net, and people should think of insurance that way. Right now this is not the case. With the expectation of long delays and lots of red tape when it comes to accessing money, it's no mystery that insurance companies are right up there with the federal government when it comes to distrust.

Some insurance companies have taken steps toward finding ways to provide immediate relief amidst the pandemic. Liberty Mutual and USAA, for example, are among two of the auto insurers offering customers a percentage of their premiums back as a refund ([Leonhardt, 2020](#)). Unlike what typically happens upon filing a claim, it's exactly the kind of policy that puts actual cash back in people's hands when they need it most - without a bunch of red tape. Insurance companies should explore instituting similar practices, not just amidst pandemics, but upon claims filing once this pandemic is over.

02. A shift from individualism toward more collective modes of living

Looking back at research we have done over the last couple of years, we have noticed an interesting trend: people are increasingly interested in more collective modes of life. Our Millennial research published last year ([Cake & Arrow, 2019a](#)), for example, identified interdependence and social good as key Millennial values, and when we tested concepts with Millennials anchored around pooling resources to shore up against impending crisis or emergency, responses were overwhelmingly positive. Millennials told us these concepts made them not only feel safer and more protected, but also made them feel less lonely and more connected to others.

And yet, while the ideals of more collective, interdependent forms of life are appealing, other recent research suggests that the individualism that underpins the way our society functions and operates prevails. In multiple research studies we have conducted over the last year, we found that despite being attracted to concepts that embody mutual, shared responsibility, many continue to believe that as individuals, they are solely responsible for themselves and their well-being, and often feel a sense of shame when it comes to expecting or asking for help - whether from friends and family or from the government. This same belief extends to others, who are deemed ultimately responsible for their own well-being, with all the judgment that entails.

The crisis brought on by Covid-19 has already created unprecedented circumstances in which collective modes of life are no longer merely an ideal, but a reality and even a necessity, as many millions of people find themselves jobless, unable to pay bills and meet basic needs and with little choice but to seek outside help. Indeed, the virus has revealed our absolute interdependence, making collective action a necessary strategy toward not getting sick. In the end, the experience of Covid-19 may fundamentally challenge the concept of individual responsibility that has governed our society for so long, thus resulting in an increased sense of entitlement when it comes to access to help and government assistance, as millions encounter circumstances in which they are unable to care for themselves and their families without it.

What this means for insurance:

Not only may gig workers emerge from this crisis far more aware of their own risk, but they may also be less confident in their ability to manage and mitigate this risk on their own, and thus may be looking for ways to collectively band with other gig workers to mitigate risk for everyone. Furthermore, the experience of Covid-19 may open gig workers up to more nuanced ideas of equity beyond individual fairness, ie. “what’s good for others is good for me.” The insurance industry can be at the heart of this movement, designing mutual-like insurance products for gig workers that aren’t just sold individually, but are packaged and sold to professional organizations and collectives of gig workers in the same way insurance products are sold to employers for their employees.

03. A more empowered “essential” workforce

The importance of gig workers to our economy and to the health of our society is among the many truths about our society revealed by Covid-19. Gig workers, many of whom are delivering packages, supplies and food, shopping for groceries, and caring for the sick in their homes, largely fill in the ranks of the essential workers at the front lines of this crisis. Not only are these jobs essential, but they are often risky and poorly paid.

Following this crisis, the country should be prepared for something akin to a new labor movement, in which gig economy workers (particularly platform workers) organize and begin to demand more from the tech companies they work for and from the government. The label of “essential” may create solidarity, helping workers recognize common cause across platform and industry, and use that collective power to push for more.

Even gig economy workers who are not on the front lines, and tend to perform more of the professional and creative services type of work, may emerge from this crisis more aware of their own risk and thus empowered to demand more from their clients and/or look to find full-time employment that includes benefits.

Among those we surveyed:

- 26% said they need to do more to advocate for worker rights (30% among those who do creative and professional services)
- 29% said they need to look for a job with benefits
- 32% said they need to look for more stable full-time employment

What this means for insurance:

As Covid-19 accelerates the realignment and reclassification of workers, new categories of workers may emerge, coalescing around common needs. Gig workers may begin to demand certain kinds of protections and insurance coverage before taking on gig work. Already we have seen Instacart, Amazon, and Whole Foods workers stage strikes, demanding things like paid sick leave, hazard pay, and access to PPE. We should expect this trend to continue long after this crisis is over. Insurers should be prepared to provide unique insurance products and offerings designed for all types of gig workers, either through the larger tech companies who hire these workers, much as they do regular employees, or through the government, which may be spurred to provide better, more direct access to protections that aren't employer-based.

About Cake & Arrow

Cake & Arrow is an experience design and innovation company that works with organizations in the insurance industry to identify new opportunities and design innovative products and services that are grounded in real customer needs. We aim to help insurance companies create authentic and meaningful relationships with their customers, policy holders, and employees. Contact us to learn more about how Cake & Arrow can support your business.

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