

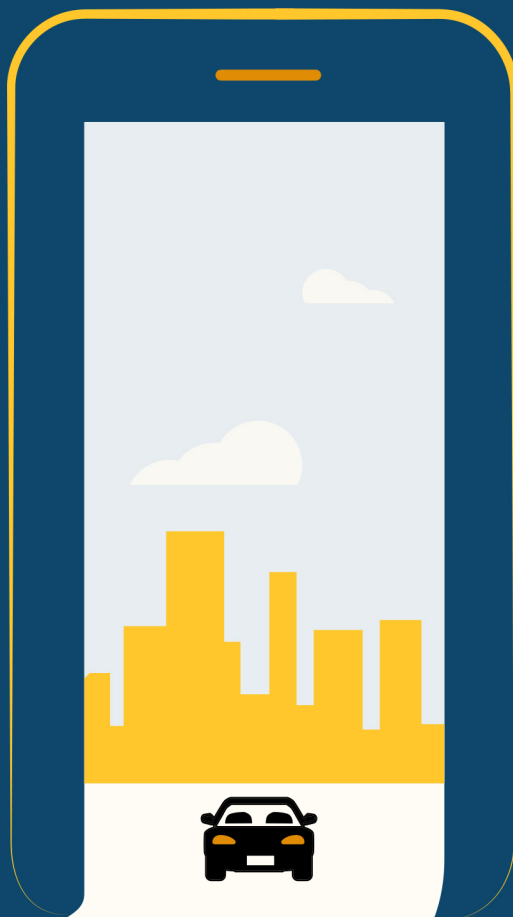
THE GIG ECONOMY REPORT '26

A report by CLASP with contributions from IRC

FROM ACCESS TO MOBILITY

Immigrant Workers
in the App-Based
Gig Economy

By: Lorena Roque



Designer's Note

Immigrant gig workers are more than just the total number of trips they've completed, the hours they've logged, or the amount of money they've earned through the app. There is a story behind each of these data points: parents who are working hard to support their families, newcomers who are trying to establish a sense of belonging, and individuals who are skillfully balancing their responsibilities with their ambitions. Gig work provides something real and immediate—access. It means access to income, access to work, and access to the freedom to imagine what comes next. However, while access is essential, it is not the same as stability, safety, or a guaranteed route ahead. The stories included in this report show the courage and careful thought that workers have to display as they deal with opportunity and uncertainty, having to make strategic decisions in a situation that is frequently unpredictable and out of their control.

At its core, design is about navigation—about working out ways to move through complex situations and finding meaning in the process of constant movement. For this report, the idea of navigation served as our central metaphor. At the beginning of each major section, maps are provided to encourage you to look forward: they help you get oriented about what's coming and at the same time reflect the complicated path that immigrant gig workers follow every day. These routes go through areas such as immigration policy, increasing costs, access to work, household finances, safety, worker protections, and long-term goals. As each section progresses, the map disappears and the journey goes on through the use of data, the words of workers, and visual elements.

In some cases, the path shows the obstacles created by policy or by circumstances; in other cases, it shows adaptation, resilience, and resourcefulness. We never want to depict workers as being lost, but instead aim to show the skill, ingenuity, and agency that are responsible for their progress.

As the journey goes on, the significance of the route changes gently. There are bounds to what any one person can manage by themselves. Although workers can alter their working hours, modify their approaches, and find new routes, they are unable on their own to establish labour protections, safety nets, immigration stability, or a more fair system. At the point where policy meets practice, the journey turns into a joint responsibility—being passed on to service providers, platforms, institutions, and policymakers who determine the course of the road.

This report wants you to go on that journey with the workers who are at its heart—in order to see the opportunities that gig work can offer as well as the drawbacks of asking people to keep having to work around what is lacking. As you read through it, we ask that you think about the stories and the data given and consider the specific ways in which you can get involved—whether as a policymaker, an advocate, a service provider, or a leader of a platform—in promoting greater stability, equity, and mobility for immigrant gig workers. We hope that you will go beyond simply observing and will use the insights provided to help bring about changes in the systems, policies, or practices that lead to real and positive outcomes. Since meaningful mobility should not rely solely on how skillfully an individual finds their way forward, it also has to do with whether the systems surrounding them are willing to create a pathway that enables them to keep moving.

Executive Summary

Since January 2025, immigrants in the United States have been subjected to the Trump Administration's brutal anti-immigration policies and inhumane actions, which have harmed immigrants, U.S. workers, and the entire economy. Funding for federal immigration enforcement has risen to over \$170 billion, and as a result, the number of deportations within the United States increased by a factor of five over the course of 2025. In addition to the rise in enforcement and deportations, the administration also heavily restricted work authorizations for immigrants. In fact, many humanitarian immigrants have temporary statuses and employment authorization that may be subject to renewal or some other policy change, such as Deferred Action for Childhood Arrivals (DACA) or Temporary Protected Status (TPS).

These policies and actions can create economic uncertainty and shape participation in the labor market, as they affect immigrants' financial security and employment decisions. There has been a decrease in the immigrant population, which greatly affects the U.S. macroeconomy. In fact, an analysis of the February 2026 labor market jobs report found that native-born workers' labor market outcomes still look worse compared with pre-pandemic levels.

The U.S. economy continues to be shaped by the second Trump Administration. The current war the U.S. and Israel are fighting with Iran has caused U.S. gas prices to increase by over 50 percent, while inflation continues to hover at 3.8 percent. As a result, millions of households are encountering higher prices for basic necessities and struggle to make ends meet, often taking on additional work in the form of app-based gig work or part-time work. Although there are no



set definitions of “gig” work or the “gig” economy, experts define it as workers who earn money from an online platforms across industries, such as ridehailing, online tasks, and cleaning, while others have applied ‘gig’ to all types of nontraditional labor, such as ‘contingent labor,’ ‘temp labor,’ or the ‘precariat,’ as in the precarious nature of the type of work.”

App-based work has risen exponentially in recent years. In 2023, 64 million people in the U.S. engaged in some form of gig work and 7.3 million worked in app-based delivery or ride hailing. Immigrants are heavily represented in this sector: according to a 2025 study, 18.5 percent of immigrant workers participated in the gig economy. Immigrant gig workers are especially prevalent in major cities, with over 80 percent of app-based ridehail drivers in New York City reported to be immigrants.¹

People who work in app-based jobs are often misclassified as independent contractors, not employees. This means that current labor law does not entitle gig workers to the rights, benefits, or

protections of full-time employment. For example, app-based workers do not have the right to minimum wage or overtime pay; the right to collectively bargain or join a union; or the right to collect unemployment insurance. App-based companies are not required to provide workers with employer-sponsored health care, retirement benefits, Social Security benefits, or worker’s compensation. The misclassification of gig workers creates a two-tiered system in the labor market: app-based jobs are missing equitable protections, resulting in lower wages and no benefits.

This report seeks to bring nuance to the research on app-based platforms and how immigrants experience the gig economy. We conducted three different forms of immigrant gig worker data: programmatic data from the International Rescue Committee, a service provider for immigrants and refugees; survey data; and qualitative interviews. The qualitative interviews were conducted in late 2024 and early 2025, before the second Trump Administration ramped up their anti-immigrant policies to the current level.

App-based gig work at a glance



64M

people in the U.S.
engaged in some form
of gig work in 2023



7.3M

worked in app-based
delivery or ride hailing
in 2023



18.5%

of immigrant workers
participated in the gig
economy, according to
the 2025 study



80%+

of app-based ridehail
drivers in NYC were
reported to be
immigrants

*It's not that I'm
doing so well,
but I feel a little
more relieved.
I can breathe*

— ANONYMOUS
PARTICIPANT



Key Findings

1. **Immigrant workers are choosing gig work due to flexibility**, autonomy, and increased financial stability.
2. Immigrant gig workers report **feelings of agency even when experiencing income volatility**.
3. Respondents said **gig work contributes to immigrant worker and household budgets**.
4. **Gig work is not seen as a long-term career goal**.
5. **Immigrant gig workers expressed concerns** about safety, workplace harassment, discrimination, and xenophobia.

Policy Recommendations

For practitioners and Service providers:

- **“Know Your Rights” trainings.** Workers need accessible, clear information about their rights related to wages, workplace protections, and non-discrimination laws. Training programs should provide guidance on how to report violations and access legal or advocacy support when needed.
- **Platform navigation support.** Gig workers often struggle with platform-related issues such as unfair deactivations or payment disputes. Providing training on how to navigate gig platforms’ complaint resolution processes, access customer support, and advocate for fair treatment can help workers protect their earnings and employment status.
- **Career coaching and small business technical assistance.** Gig work is often treated as a temporary or supplemental source of income, but with tailored support, it can also be a stepping stone toward career advancement or entrepreneurship. Career coaching and small business development programs can help gig workers navigate their next steps.

Support Along The Route



Know your rights

Wages, workplace protection, non-discrimination, reporting, violations



Platform navigation support

Unfair deactivations, payment disputes, complaint processes



Career coaching + SMB assistance

Career advancement, entrepreneurship, and next steps

For state and federal policymakers:

- Enhance protections for gig worker safety on the job.** Gig workers are some of the most at-risk workers in the labor force, especially when looking at workplace homicides. A report by Gig Safety Now found that at least 31 app-based workers were murdered on the job in 2022, 71 percent of whom were workers of color.²⁸ Based on these numbers, the Bureau of Labor Statistics would consider app work one of the top five sectors where workers are killed on the job.²⁹
- A strong “ABC” test against misclassification.** The continued misclassification of gig workers as independent contractors puts immigrant workers at risk and perpetuates the systemic racism of excluding labor forces that are disproportionately workers of color from legal protections, labor rights, or benefits.⁴⁰ As mentioned, gig workers do not receive minimum wage, overtime pay, unemployment insurance, anti-discrimination protections, or workers’ compensation, and they do not have the right to form a union.
- States should increase funding and efforts for labor enforcement agencies to curb misclassification.** In 2018 and 2019, eight states formed interagency task forces to take on

companies that abused their power by illegally misclassifying their workers. These task forces have dedicated resources and staff, and strong co-enforcement partnerships that can effectively crack down on the misclassification of gig workers.⁴³

- Protect the status of people authorized to be in the U.S. and expand pathways to status and citizenship.** Policymakers should preserve programs such as TPS, DACA, asylum, and refugee protections, and create pathways to permanent status for individuals with temporary protections and long-term community ties. Greater immigration stability can support workforce participation, economic mobility, and long-term financial planning.
- Post-H.R.1, federal and state policymakers should strengthen social safety net programs.** While securing employee benefits for gig workers stalls, states should strengthen benefits programs such as Medicaid and SNAP. These programs build a stronger workforce by ensuring that workers’ basic needs are met, regardless of status.

Policy Can Build The Routes Workers Cannot Build Alone



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U.S. Federal Immigration and Economic Landscape

Since the beginning of the Trump Administration's second term, immigrants in the United States have been subjected to brutal anti-immigration policies and inhumane actions.² The administration's anti-immigrant playbook has not only harmed immigrants but also U.S. workers and the economy.³

The administration has significantly increased funding for the Immigration and Customs Enforcement (ICE) and the U.S. Customs and Border Protection (CBP). In July 2025, President Trump's H.R.1 funded over \$170 billion in immigrant enforcement. ICE is now the largest funded law enforcement agency in the country, with a budget of about \$29 billion for fiscal year 2026. That is triple what ICE's total budget was in recent years.⁴ In June 2026, Congress passed a reconciliation bill that provides \$38 billion to ICE to expand arrests, detention, deportation operations, and partnerships with state and local police; \$26 billion to CBP to hire agents, expand surveillance, and increase enforcement at and between ports of entry; and \$5 billion to the Department of Homeland Security (DHS) to support deportation and detention work related to the reconciliation bill.⁵

Due to the increase in funding, deportations are now rampant. The number of deportations within the United States increased by a factor of five in 2025.⁶ In line with the administration's policy to stop prioritizing arrests based on criminal convictions, arrests by ICE more than quadrupled in the first month of the new administration, with arrests occurring in neighborhoods, schools, and child care centers.⁷

Federal Enforcement Expands

Deportations +
Arrests Surge

Work Authorization Narrows

International
Migration Falls

Employment
Chills

Local
Economies
Bear Costs

These policies have severely limited immigrants' options to work and achieve economic security.

On top of increased enforcement and deportations, the administration also heavily restricted work authorizations for immigrants, including updating the U.S. Citizenship and Immigration Services policy manual to reduce the maximum validity for many employment authorization documents from up to five years to 18 months for all applications approved after December 5, 2025. The administration also implemented a \$100,000 fee on new H-1B visas and limited asylum seekers' ability to work. In addition, many humanitarian immigrants have temporary statuses and employment authorization that may be subject to renewal or some other policy change, such as the Deferred Access for Childhood Arrivals (DACA) program or Temporary Protected Status (TPS). This can create economic uncertainty and may shape participation in gig work since it affects the financial security and employment decisions of these immigrants and their families.

The U.S. Census Bureau found that Trump's actions to reduce immigration resulted in a net reduction in international migration, from 2.7 million in July 2024 to 1.3 million in June 2025.⁸ This drop in the immigrant population greatly affects the U.S. economy. In fact, an analysis of the February 2026 labor market jobs report found that the labor market outcomes for workers born in this country still look worse compared with pre-pandemic levels.⁹

All told, these policies have severely limited immigrants' options to work and achieve economic security. And, as a reflection of how vital immigrants and immigrant families are to the nation and economy, the labor market has suffered as well.

Enforcement Expansion

\$170B+

H.R. 1 funded over \$170 billion in immigrant enforcement.

\$29B

ICE FY 2026 budget

3X

Recent ICE budgets

In June 2026, Congress passed a reconciliation bill that provides:



\$38B

To ICE to expand arrests



\$26B

To CBP to expand and increase enforcement



\$5B

To DHS to support detention and deportation

5X

Deportations in 2025. ICE arrests more than quadrupled in the first month.

Work Authorization Narrows From

Up To 5 Years



18 MONTHS

A recent NBER report estimates that ICE activity had a four percent chilling effect in employment among immigrants who are likely undocumented. This means that even if immigrants are not exiting the labor market, they are reducing working hours. These findings have also been corroborated by recent qualitative studies.¹⁰ Workers born in the U.S. are also negatively impacted, as research shows that companies with immigrant workers reduce their demand for all workers as the immigrant workforce shrinks, including jobs mostly held by U.S.-born workers.¹¹

After the increase in immigration actions in Minneapolis-Saint Paul in early 2026, North Star Policy Action shows that these immigration actions resulted in \$106 million in lost wages between January and mid-February.¹² Additionally, other macroeconomic indicators such as business revenue, increased rent assistance, and heightened food insecurity cost the city of Minneapolis \$203 million in January alone.¹³

The Ripples Through The Labor Market

- 1 ICE Activity
- 2 4% employment chilling effect
- 3 Workers reduce working hours
- 4 Immigrant workforce shrinks
- 5 Companies reduce demand for all workers
- 6 U.S.-born workers are also negatively affected

Local Economic Costs: Minneapolis-Saint Paul after increased immigration action in early 2026



\$106M
Lost Wages

Between January and mid-February



\$203M
**Cost to
Minneapolis
in January**

The Rise of the Gig Economy

The U.S. Economy continues to be shaped by the second Trump administration. The current war the U.S. and Israel are fighting with Iran has caused gas prices to increase by over 50 percent, while inflation continues to hover at 3.8 percent. As a result, millions of households are facing rising prices for basic necessities.¹⁴ Fuel is a major operating expense for ridehail and delivery workers; therefore, higher gas prices can directly reduce net earnings or take-home pay even when gross income remains stable. In fact, gig workers have reported changing strategies as the cost of gas has increased, and doorDash even started a program that offers 10 percent cash back on gas expenses.¹⁵

These economic conditions play a role in the rise of the gig economy, as people need to take on more work, sometimes multiple jobs, to make ends meet. Although there are no set definitions of “gig” work or the “gig” economy, experts define gig work as workers who “earn money from an online employment platform across industries, such as ridehailing, online tasks, and cleaning,” while others have applied ‘gig’ to all types of nontraditional labor, such as ‘contingent labor,’ ‘temp labor,’ or the ‘precariat,’ as in the precarious nature of the type of work.”¹⁶ This report focuses on gig workers who work on an app-based platform, such as Uber or DoorDash, performing ride hailing or delivery services.

App-based work has risen exponentially in recent years, with 64 million people in the U.S. engaged in some form of gig work and 7.3 million working in app-based delivery or ride hailing in 2023.¹⁷ Immigrants are heavily represented in this



field; according to a 2025 study, 18.5 percent of all immigrant workers participated in the gig economy. Immigrant gig workers are prevalent in major cities, with over 80 percent of app-based ridehail drivers in New York City reported to be immigrants.¹⁸



80%+

of app-based ridehail drivers in New York City reported to be immigrants.

Almost 26 percent of independent gig workers stated that they chose this kind of work out of necessity to support basic family needs and that these were some of the only jobs they could get.¹⁹ Immigrants are also more likely to be entrepreneurs: immigrants made up 36.8 percent of employer businesses in accommodation and food services. Transportation and warehousing had the largest share of immigrant nonemployee business owners, at 46 percent. Given the current landscape of U.S. immigration policy, it is not surprising that immigrants seek out these jobs, which have low barriers to entry; only a vehicle, work authorization, and driver's license are needed to enter the app-based labor market.

However, the low barrier to entry and supposed flexibility of app-based jobs should not come at the expense of employment rights or benefits. App-based workers are often misclassified as independent contractors rather than employees, meaning that, under current labor law, they are not entitled to the rights, benefits or protections of full-time employment. For example, app-based workers do not have the right to minimum wage or overtime pay, the right to collectively bargain or join a union, or the right to collect unemployment insurance. App-based companies are also not required to provide workers with employer-sponsored health care, retirement benefits, social security benefits, or worker's compensation. The misclassification of gig workers creates a two-tiered system in the labor market: app-based jobs are missing equitable protections, resulting

What Do We Mean By Gig Work?

This report focuses on gig workers who work on an app-based platform, such as Uber or DoorDash, performing ride hailing or delivery services.



Delivery



Ridehail

26%

Chose Gig Work Out Of Necessity



to support basic family needs and because these were among the only jobs available.



Immigrants Are Building Businesses

36.8%

of employer businesses in accommodations and food services

46%

of nonemployee business owners in transportation and warehousing

in lower wages and no benefits. The Economic Policy Institute conducted a survey on gig workers in 2020 and found that 14 percent of respondents earned less than the federal minimum wage, with 29 percent earning less than the state minimum wage. Additionally, 62 percent of workers lost earnings due to technical difficulties with the app. As a result, 30 percent reported needing to use the Supplementary National Assistance Program (SNAP) and 19 percent of gig workers went hungry. While these jobs will only become more popular, that should not come at the expense of job protections. To have a thriving workforce and economy, all workers need the right to a high-quality job.²⁰

This report seeks to bring nuance to the research on app-based platforms and how immigrants experience the gig economy. Policymakers must address the misclassification of gig workers precisely because app-based jobs can and do provide financial benefits and a much-needed extra source of income for many workers. Ultimately, we must stop seeing these jobs as auxiliary or supplementary and instead classify them as a part of a viable industry that should be treated like any other form of full-time employment.

Low Barrier To Entry Should Not Mean Low Job Quality

Access to the work Low barrier to entry



Vehicle



Worker
Authorization



Driver's License

VS

Access to job protections Too often blocked or missing



Minimum Wage



Retirement
Benefits



Employer
Health Care



Collective
Bargaining



Overtime Pay



Workers'
Compensation



Unemployment
Insurance

Low Barrier To Entry. High Cost To Workers



14%

Earned less
than the federal
minimum wage



29%

Earned less than
the state min.
wage



62%

Lost earnings
due to technical
difficulties with
the app



30%

Needed SNAP



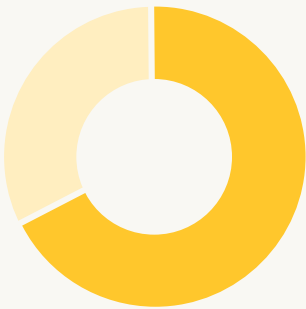
19%

Went hungry

Work Authorization Threats: Afghan Immigrants

67%

of immigrants surveyed for
this report are Afghan



4X

Between 2010 and 2022,
the number of Afghan
immigrants in the
U.S. quadrupled
from approximately
54,000 to 195,000

Sixty-seven percent of immigrants surveyed for this report are Afghan. The Afghan immigrant population in this country has grown substantially since the beginning of this century; between 2010 and 2022, the number of Afghan immigrants in the U.S. quadrupled from approximately 54,000 to 195,000, while the overall immigrant population grew by 16 percent.²¹ Much of the recent growth in the number of Afghan immigrants has coincided with the U.S. withdrawal from Afghanistan. In 2021, the Biden Administration launched Operation Allies Welcome (OAW), which gave over 76,000 Afghans humanitarian parole to enter the United States.²²

DHS declared that TPS for Afghanistan would expire on July 14, 2025, without redesignation. A lawsuit led by CASA Inc. challenged the basis of the termination, but the motion to block was later denied. An appeals court has briefly extended TPS for 12,000 Afghans.²³ On June 5, 2026, DHS published a Notice of Proposed Rulemaking that would significantly restrict and eliminate employment authorization for Afghan immigrants. The rule targets the exact legal categories through which most Afghan immigrants currently work legally in the U.S.: Afghans who arrived through OAW and related programs holding work authorization in the (c)(11) humanitarian parole category are the most aggressively restricted. DHS estimates that this rule will cost workers up to \$2.9 billion in lost wages annually, affecting workers' families and communities.²⁴

Key Questions

This report is guided by three central questions aimed at understanding the financial and lived experiences of immigrant gig workers, with the goal of identifying effective practices and policies to support their economic resilience and mobility.

What can we learn about the financial experiences of immigrant gig workers, including their income and assets?



Gig work presents unique financial challenges, particularly for immigrant workers who may face additional barriers to stability. This report examines income trends and explores how immigrant gig workers balance essential expenses, manage shortfalls, and navigate debt. It also investigates how financial constraints or opportunities influence workers' decisions to enter or expand their participation in gig work. The report also looks at how engagement in gig work influences broader financial behaviors, such as savings, debt management, and long-term financial planning. Understanding these financial dynamics is critical for assessing overall economic security and identifying gaps in support systems for immigrant gig workers.

Financial

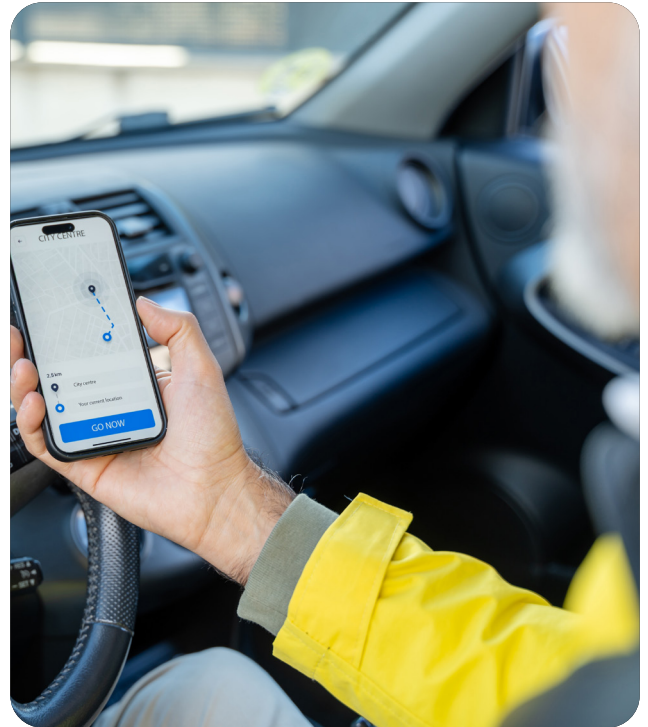
Lived Experience

Policy + Practice

What can we learn about the lived experiences of immigrant gig workers?



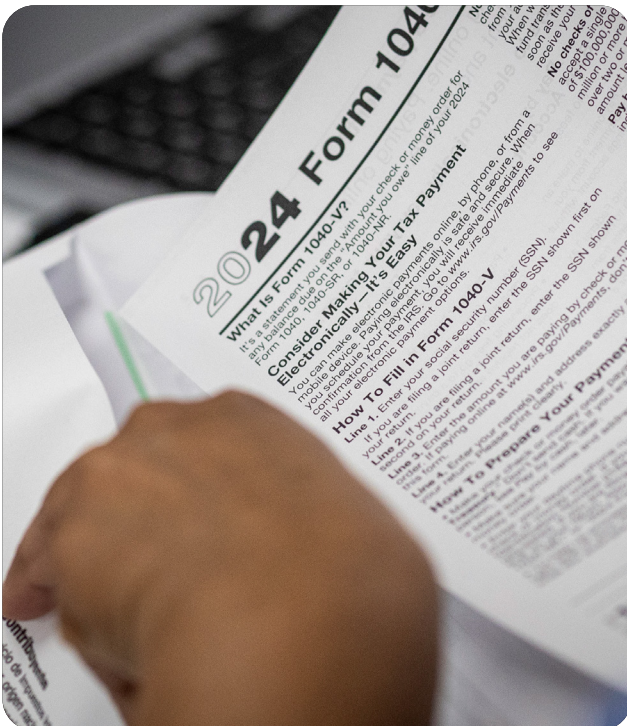
It is important to understand how immigrant gig workers perceive and experience their work. Specific areas of focus include motivations for entering gig work, strategies for maximizing earnings and managing risks, and long-term financial goals. Additionally, the report highlights workers' reflections on the advantages and challenges of gig work, including flexibility, autonomy, job security, and workplace protections. These lived experiences provide vital context to the financial data and provide a comprehensive understanding of the factors that influence workers' financial stability and decision-making.



What practices and policies can best support immigrant gig workers, particularly in relation to financial resilience and economic opportunity?



By integrating financial data with workers' lived experiences, this report seeks to identify targeted programmatic and policy responses. Key considerations include receiving more consistent income, increasing access to financial tools and support, and addressing regulatory gaps that affect worker protections.²⁵ The findings aim to inform policymakers, service providers, and other stakeholders about how to increase economic security and foster upward mobility for immigrant gig workers.²⁶



This report employs a multi-faceted methodology that combines quantitative program data and qualitative insights from surveys and interviews to comprehensively examine the financial lives and lived experiences of immigrant gig workers. Data for this report was collected between late 2024 and early 2025 and were drawn from three primary sources:

1. IRC program data.
2. A targeted survey questionnaire.
3. In-depth qualitative interviews.

For the IRC program data, the authors analyzed administrative data from IRC's workforce development, financial inclusion, and entrepreneurship programs to examine the financial experiences of immigrant gig workers. This data, which is collected as part of IRC's standard service delivery and program tracking, provided valuable insights into client demographics, service engagement, and economic trends.

How Evidence Was Built



IRC Program Data

Over a thousand clients with gig-work experience



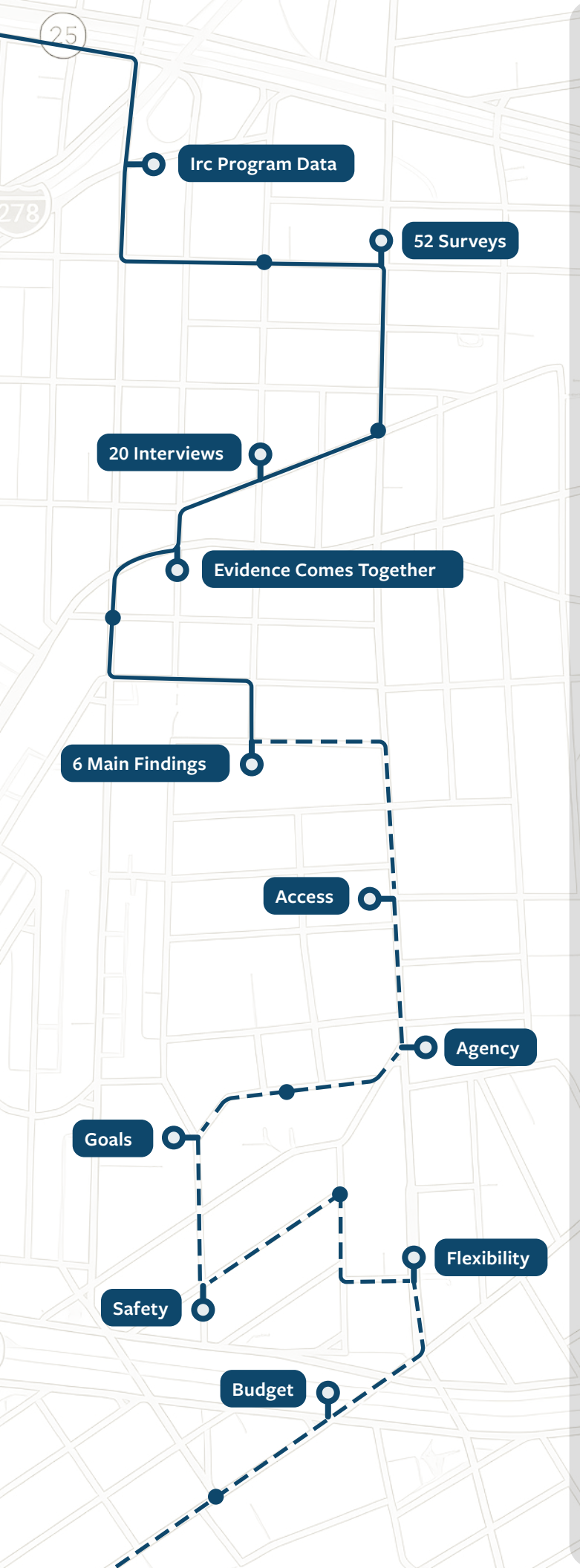
Targeted Survey

52 serveys completed



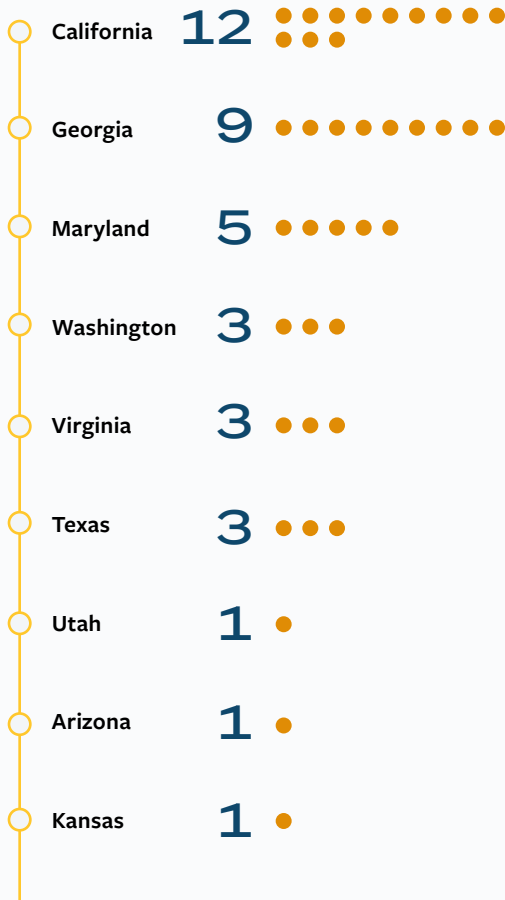
In-Depth Interviews

20 interviews conducted



State Of Residence

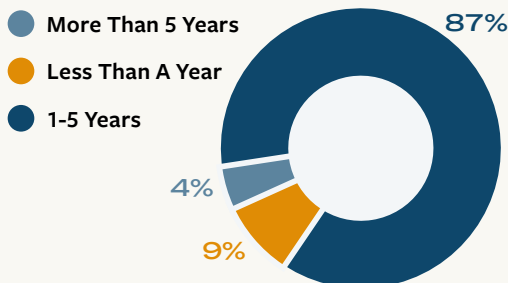
38 TOTAL RESPONDENTS



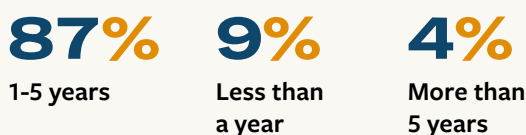
Gig jobs can be life savers. They have helped me support my family by offering the opportunity to earn money by working just a few hours, sometimes making the same amount as someone with a full-time job.

— RESEARCH PARTICIPANT

Time In The United States



Time Doing Gig Work



To further explore the financial experiences and employment dynamics of immigrant gig workers, the authors conducted a targeted survey designed to capture key aspects of their work and economic stability. A total of 52 surveys were collected through an anonymous online submission process, with invitations distributed through email.

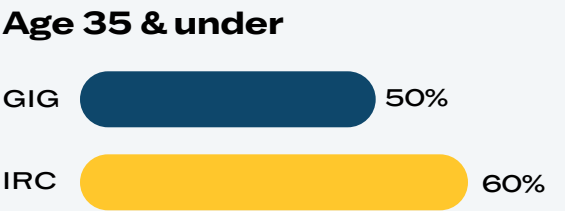
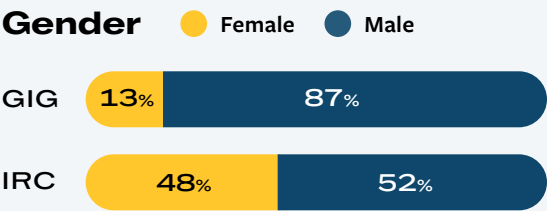
In order to gain a deeper understanding of the financial realities and lived experiences of immigrant gig workers, the authors also conducted 20 in-depth phone interviews, each lasting approximately 30 minutes. The interviews provided qualitative insights into workers' motivations, decision-making processes, financial strategies, and overall perceptions of gig work. These interviews were conducted in late 2024

and early 2025, before the second Trump administration ramped up their anti-immigrant policies to their current level. The conversations explored key themes, including income stability, work-life balance, financial planning, and experiences with gig work platforms.

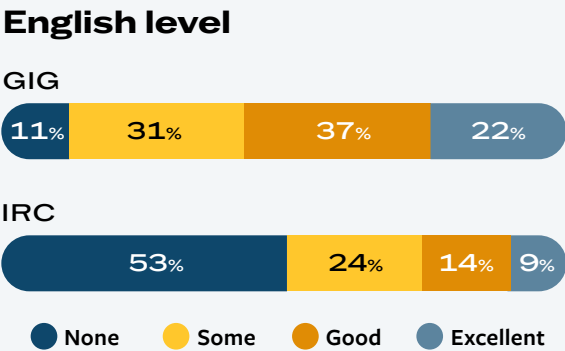
For a more detailed methodology, see Appendix B.

Gig-Worker Demographics Data from IRC Administrative Data

IRC reflects IRC’s overall client data



Top nationalities	
GIG WORK	OVERALL IRC
64% Afghanistan	22% Afghanistan
7% Ukraine	21% Haiti
5% Syria	16% Cuba
2% Sudan	7% Democratic Republic of Congo
2% Iran	6% Ukraine



Main Findings

A. Immigrant worker respondents are choosing gig work due to flexibility, autonomy, and increased financial stability

Immigrant worker respondents were primarily drawn to gig work for its flexibility, immediate earning potential, and ability to overcome barriers such as language limitations and the non-recognition of foreign credentials. For many, gig work serves as a practical solution to financial constraints and offers access to the labor market when other employment opportunities are limited. As one respondent said, “Gig jobs can be life savers. They have helped me support my family by offering the opportunity to earn money by working just a few hours, sometimes making the same amount as someone with a full-time job.”

The autonomy that gig work provides, including the ability to set one’s own schedule and work independently, is also a significant draw. Another participant noted, “They (the jobs) are extremely easy and flexible. There is no supervisor or boss telling you what to do, allowing you to set your own hours and choose when to work.”

Although the motivations for engaging in gig work are consistent across participants, certain demographics appear to be more represented than others—for example, men and Afghanis. This suggests that these groups may find gig work to be a more viable option due to factors such as gender roles, available opportunities, and cultural contexts.²⁷

Despite the challenges inherent in gig work, participants consistently emphasized how this work helped them maintain financial stability. As one respondent explained, “My gig job is what keeps me financially stable right now, and I am grateful for it.” Gig work plays an essential role in the economic well-being of immigrant workers, especially within specific communities.

My gig job is what keeps me financially stable right now, and I’m grateful for it

— ANONYMOUS PARTICIPANT



When I started, I spent a lot of time researching different areas. I realized that demand was low where I live, so I explored other locations with higher demand and identified a better opportunity

— ANONYMOUS PARTICIPANT

B. Immigrant gig worker respondents use sophisticated strategies to maximize income and earnings

Many of the immigrant gig workers we surveyed employ sophisticated strategies to maximize their earnings, demonstrating an awareness of platform dynamics, market demand, and cost-saving measures. Workers reported actively researching and assessing different geographic areas to determine locations with higher demand, allowing them to optimize their earning potential. As one participant explained, “When I started, I spent a lot of time researching different areas. I realized that demand was low where

I live, so I explored other locations with higher demand and identified a better opportunity.”

Beyond geographic considerations, many respondents also reported adjusting their driving patterns and schedules to align with peak demand periods, ensuring they maximize their income while minimizing expenses. Some workers make intentional choices to avoid operating in areas with lower ride volumes or higher fuel consumption.

Strategies to maximize income and earnings

Research Area

Explore different areas to compare demand.

Find Demand

Find locations with higher ride or order demand

Adjust Schedule

Align work with peak demand periods.

Avoid Low Volume

Choose areas with better demand and efficiency

Reduce Fuel + Wear

Minimize fuel use and reduce wear on the vehicle.

Upgrade A Vehicle

Use auto loans or savings to buy or upgrade

Achieve Higher-Paying Category

Access premium or higher-paying service options.

Maximize Earnings

Use strategies consistently to increase earnings.

One participant described this cost-conscious approach: “During periods of low demand, I stay in specific areas to minimize fuel costs and reduce wear on my vehicle.” These practices highlight the resourcefulness of this sample of immigrant gig workers, who continuously refine their strategies to navigate the gig economy effectively.

Additionally, the financial data indicates that a significant number of immigrant gig worker respondents use auto loans or small business loans to purchase or upgrade their vehicles, allowing them to qualify for higher-paying service categories. This financial investment reflects a long-term strategy for increasing earnings within the gig economy. One interviewee highlighted this decision, noting, “With a vehicle in the [Uber] Black category, I can earn twice as much.” These patterns suggest that rather than just engaging in gig work as a short-term survival strategy, many workers take calculated financial risks to enhance their earning potential over time.

Collectively, these strategies illustrate the adaptability and entrepreneurial mindset of immigrant gig workers. Rather than passively engaging in gig work, they actively develop and refine approaches to maximize income while managing costs. Their ability to navigate platform constraints, leverage market trends, and make data-driven decisions demonstrates a high level of ingenuity and resilience.

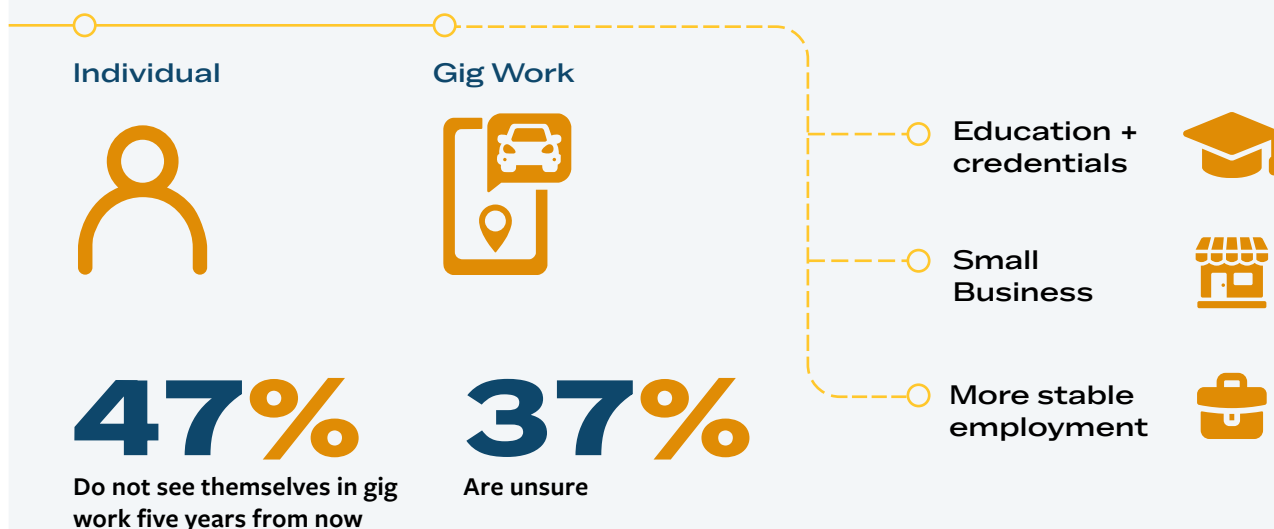
C. Gig work is not seen as a long-term career goal

Gig work provides immediate income and flexibility, but most respondents do not view it as a long-term career. Instead, they use it as a short-term strategy to meet financial goals, including building savings, reducing debt, and securing the financial stability needed to pursue education or career credentials. According to the survey, 47 percent of respondents indicated they do not see themselves in gig work five years from now, while 37 percent were unsure.

*It's a good starter job
that supports you
while pursuing a
respected career*

— ANONYMOUS PARTICIPANT

Gig Work As A Bridge Not A Destination



In interviews, workers described gig work as a bridge toward jobs offering more room for advancement and long-term growth. For some, that meant weighing gig work against other available options in terms of where it could lead. As one worker put it, “I want to learn and make my future, but working in an airport or Walmart, there’s just like a waste of time.” This highlights their drive for career advancement beyond low-wage jobs. Another framed gig work as a stepping stone, saying, “It’s a good starter job that supports you while pursuing a respected career.” For these workers, the emphasis was less on the relative worth of any given job than on whether it offered a pathway forward. Together, these statements reflect a common strategy: using gig work for immediate financial stability while working toward employment that has clearer opportunities for advancement.

A major drawback of gig work cited by participants is its lack of financial security. One respondent stated, “The downside to gig jobs is that they don’t offer a stable future; you don’t receive retirement benefits or other perks, regardless of how long you work in that role.” Many other participants also expressed concern over the absence of employer-provided benefits such

as retirement plans and health insurance. Beyond making long-term financial planning difficult, the lack of these protections leaves workers without a foundation of economic security or a cushion against income shocks.

Many respondents had a shared goal of financial independence and career growth. One worker explained, “In five years, I envision not working gig jobs. I do not want to spend my entire life working for others; I plan to build something of my own.” Another shared, “In the future, I want to see Uber as just a secondary option because I also want to create my own company.” A number of respondents also see gig work as a temporary solution that allows them the flexibility to gain additional credentials or training needed for higher paying jobs with more stability.

These findings indicate that while gig work serves an important financial function in the short term, it is not seen as a sustainable career for most immigrant workers. Instead, they use it as a stepping stone toward financial security, career advancement, and long-term economic mobility.

D. Respondents said gig work contributes to immigrant worker and household budgets

Gig work plays a significant role in supporting household budgets, enabling many immigrant workers to pay down debt, build savings, and cover essential expenses. Financial data from IRC's family budget assessments, which track baseline and follow-up data for clients using financial capability services, indicates that gig workers experience measurable financial gains over the course of their program engagement, averaging about one year between baseline and follow-up. While these intervals vary by client, the figures reflect change over roughly a year of sustained engagement. The average net worth of gig workers increased from \$5,912 to \$7,994, reflecting improvements in financial stability. Additionally, savings data show that gig workers saw an average increase of over \$500 from baseline to follow-up, whereas non-gig workers experienced a decline in savings over the same period.

Survey results and interview data further demonstrate the range of earnings among gig workers, who reported earnings ranging from less than \$100 to over \$1,000 per week. This variability underscores the financial volatility that many gig workers face.

However, the data also reveal a significant increase in employment income for those involved in gig work: an increase of 159 percent from baseline to follow-up, compared to a 38 percent increase for non-gig workers. The IRC data defines "gig workers" to include clients whose employer involves gig work, whether exclusively or alongside other jobs, while "non-gig workers" are defined as clients who engage in other forms of work with no gig component. The income figures for gig workers therefore reflect total employment earnings, which for some includes income from both gig and non-gig sources.

Average Net Worth

Gig Workers **\$5,912**
Baseline

\$7,994
Follow-up

Non-Gig Workers **\$5,395**
Baseline

\$7,390
Follow-up

Average Savings

Gig Workers **\$490**
Baseline

\$1,022
Follow-up

Non-Gig Workers **\$1,365**
Baseline

\$700
Follow-up

Overall Personal Finances

12 **Very difficult,**
I worry about money very frequently

16 **Somewhat difficult,**
I worry about money regularly

13 **Okay**
I worry about money sometimes

05 **Pretty Good**
I do not worry about money too often

01 **Very Good**
I almost never worry about money



However, while gig work provides crucial financial support, the economic situation for many immigrant workers remains difficult. Survey data show that 60 percent of respondents describe their financial situation as either “somewhat difficult” or “very difficult,” with many expressing frequent concerns about money. This highlights the ongoing financial strain that persists despite the stabilizing effects of gig work. While these workers may experience short-term financial relief, the challenges of meeting long-term financial goals, such as homeownership or retirement savings, remain formidable.

These findings suggest that while gig work is not a long-term financial solution for most, it provides critical short-term income that supports immediate financial security and household stability.

Interview responses reinforce these findings. One participant noted, “It plays a very important role in my finances. I am able to make all of my payments on time, and I have never faced any financial issues.” Others described the financial relief gig work provides, with one respondent stating, “It’s not that I’m doing so well, but I feel a little more relieved. I can breathe.” Another emphasized its stabilizing effect, explaining, “I think it gives us more stability, and that’s the idea—to stabilize ourselves little by little.”

I think it gives us more stability, and that’s the idea – to stabilize ourselves little by little.

— ANONYMOUS PARTICIPANT

Agency And Volatility Exist At The Same Time

Workers can control parts of the job, even when income still fluctuates.

What workers can adjust

Hours

Earnings Targets

Schedule

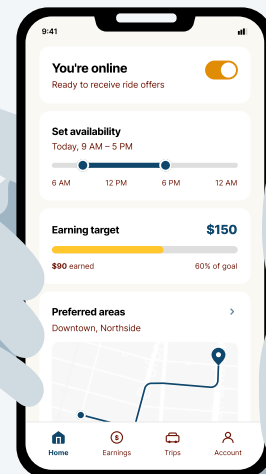
Family Obligations

What still fluctuates

Demand

Order Volume

Weekly Earnings



E. Immigrant gig worker respondents report feelings of agency even while experiencing income volatility

Income volatility is a prominent characteristic of gig work, and immigrant workers are not immune to these fluctuations. However, many respondents said that despite the unpredictability, they still feel a sense of agency in managing their earnings. The flexibility inherent in gig work enables workers to adjust their hours; set personal earning targets; and adapt their schedules based on personal, family, and financial needs. This mitigates some of the stress associated with income instability, allowing many workers to feel in control of their financial situation.

Gig work is an important and central part of the financial stability of many respondents' households. Approximately 58 percent of survey respondents indicated that gig work is their sole source of income. Interviews further revealed that for some workers, gig work is preferable to traditional employment. One respondent shared, "I would rather do this than go back to my old job. It's flexible, and it lets me be home when I need to be."

What I do like is that I can manage my time. And well, that's what I like most, it makes me feel a little more independent. Mostly that's what I like most.

— ANONYMOUS PARTICIPANT

The ability to manage one's time and work schedule is another important factor. Many immigrant gig workers appreciate the independence this model offers, as it allows them to balance work with family commitments and other personal responsibilities. As one worker said, "They can easily return home to their families whenever they choose; all they need to do is turn off the app." This level of control is a significant advantage of gig work compared to more rigid, traditional employment.

Further emphasizing the flexibility of gig work, participants noted their ability to adapt their hours to meet personal obligations. One participant explained, "My earnings and hours fluctuate from \$800 to \$1,000 per week due to family issues, appointments, and other commitments." Such adjustments reflect how workers actively navigate the challenges of income instability by managing their work hours in accordance with their personal and family circumstances.

Despite the occasional frustrations inherent in gig work, such as periods of low demand, workers remain optimistic about the benefits of this employment model. One participant commented, "It is frustrating that there are days, like today, where I've been out for an hour and haven't gotten a single order because nothing has come through. But it's been very helpful for me to contribute at home with something." This perspective illustrates the tension between income volatility and the critical financial contributions that gig work makes to household budgets.

And the sense of autonomy contributes to an overall sense of independence and empowerment. One respondent noted, "What I do like is that I can manage my time. And well, that's what I like most, it makes me feel a little more independent. Mostly that's what I like most." This sense of control over one's schedule and earnings plays a central role in the continued appeal of gig work for many immigrant workers, even in the face of its inherent income volatility. Through the ability to adjust their work patterns, individuals are able to balance their financial needs with personal and family responsibilities, reinforcing the ongoing relevance of gig work in their lives.

How Satisfied Are You With Gig Work?



44%
Somewhat
Satisfied

15%
Very Satisfied



30%
Not Satisfied

Sole Source Of Income

58%
YES

42%
NO

F. Immigrant gig workers express concerns about safety, workplace harassment, discrimination, and xenophobia

Gig workers often face heightened safety concerns, particularly in relation to interactions with passengers and the potential for dangerous or uncomfortable situations.²⁸ These risks can be amplified by factors such as the time of day, the nature of the work, and, in some cases, the worker's immigrant status. Many workers, especially women, report being more cautious about the times and locations in which they choose to work, avoiding late-night shifts or areas with a higher risk of unsafe interactions. One participant's observation that, "Everybody has guns and sometimes I'm scared if they are drunk, they can make problems," illustrates the constant fear of unsafe or unpredictable encounters that is part of the experience for some immigrant gig workers.

Several respondents reported incidents of xenophobia or overt discrimination, particularly when interacting with customers or in work-related situations. One interviewee shared, "When I would drive these students to their destinations, they often asked me where I was from. Upon learning that I'm from Afghanistan, many wouldn't treat me nicely." These instances of xenophobia only compound the vulnerability already associated with such employment. Another participant said, "I would advise my friend to be cautious, because sometimes people might ask for inappropriate favors when they are drunk and not fully aware of what they want... and also to install a camera in his car," demonstrating the need for immigrant workers to take extra precautions to protect themselves in potentially hazardous environments.

Xenophobia was also reported in non-passenger interactions, such as at restaurants during food delivery pickup. As one worker explained, "There's more xenophobia when you go to a restaurant to pick up an order and you see the discouragement

in the person handing it to you. Other times, they won't even say thank you or they leave you waiting longer than necessary, just because you're Venezuelan." Immigrant status can impact not only the worker's safety but also their sense of dignity and professionalism in the workplace.

In some cases, discrimination is linked to language barriers, where workers who are not fluent in English face direct mistreatment. One respondent recounted, "And with people who treat me badly because I don't speak English. They proceed to denigrate me...simply because I don't know a language." Workers who are perceived as "foreign" due to their accent or limited English-speaking ability may experience additional workplace harassment, affecting their mental well-being and overall job satisfaction.

These accounts underscore the broader social and economic implications of immigrant status in the gig economy. For many workers, concerns about safety and discrimination are persistent worries that are compounded by the vulnerability that comes with their immigration status.

*Everybody has guns
and sometimes I'm
scared if they are
drunk, they can
make problems*

— ANONYMOUS PARTICIPANT

Practice and Policy Recommendations

As immigrants continue to turn to gig work as a primary or supplementary source of income, service providers must adapt their strategies to better meet the needs of this growing labor force. Research indicates that many immigrant gig workers actively optimize earnings and navigate platform constraints, yet face challenges related to financial stability, worker protections, and career advancement. The following recommendations outline ways to improve access to worker protections, economic mobility opportunities, and financial stability for immigrant gig workers while reinforcing individual decision-making agency.

1. Strengthen Direct Engagement with Gig Workers

Effectively reaching and supporting immigrant gig workers requires intentional, worker-centered engagement strategies that account for their diverse backgrounds, language barriers, and irregular work schedules. Organizations supporting immigrant gig workers should develop culturally and linguistically responsive resources; offer flexible service delivery models, including virtual workshops and mobile-friendly platforms; and leverage partnerships with trusted community-based organizations, worker centers, and immigrant advocacy groups to expand outreach and service accessibility. Additionally, ensuring that engagement strategies recognize workers' existing strategies for income maximization can enhance program effectiveness and relevance.

Worker Support

-  **Know your rights**
wages, protections and reporting
-  **Language access**
translated materials
-  **Safety**
workplace safety
-  **Platform support**
deactivation and payment disputes

2. Provide Training on Gig Worker Rights and Safety

Many gig workers don't know what their legal rights are or face barriers when trying to report workplace issues. A structured, worker-centered training program can equip them with critical knowledge and skills to navigate workplace challenges. Key programmatic components include:

- **“Know Your Rights” trainings**, which would provide accessible, clear information about workers' rights related to wages, workplace protections, and non-discrimination laws. Training programs should provide guidance on how to report violations and access legal or advocacy support when needed.

- **Language translation services**, which includes providing materials in a variety of languages, can help gig workers with language access barriers.
- **Platform navigation support** to help gig workers with specific platform issues like unfair deactivations or payment disputes. Providing training on how to navigate gig platforms' complaint resolution processes, access customer support, and advocate for fair treatment can help workers protect their earnings and employment status.
- **Workplace safety education**, particularly for workers in delivery and ride-hailing services, to address the unique safety risks found in these environments (i.e. road hazards, customer interactions, late-night work conditions). Safety training should include best practices for personal security, accident prevention, emergency response procedures, and strategies for de-escalating conflicts with customers or platform administrators. Education programs should also help workers understand available insurance protections and how to access workers' compensation or health benefits when applicable.
- **Employer education on working with immigrants** could ensure that employers are aware of the unique challenges faced by immigrant gig workers, such as language barriers, visa restrictions, and cultural differences. Providing education to gig economy employers on equitable engagement with immigrant workers can improve worker treatment and reduce exploitation.



It's not that I'm doing so well, but I feel a little more relieved and I can breathe.

— ANONYMOUS PARTICIPANT

3. Provide Career Coaching and Small Business Technical Assistance

Gig work is often treated as a temporary or supplemental source of income. However, with the right support it can also be a stepping stone toward career advancement or entrepreneurship. Career coaching and small business development programs can help gig workers navigate their next steps by providing:

- **Individualized career planning and coaching** that allows organizations to assess each worker's goals and needs. One-on-one coaching can help workers evaluate their skills, explore career pathways, and identify opportunities for upskilling or transitioning into more stable employment.
- **Training on turning gig work into a formal business**, including on topics **such as** business registration, tax compliance, and legal protections, can help workers build their gig work into sustainable enterprises.
- **Connections to industry-specific training programs** that can help workers transition into skilled trades, health care, technology, or other industries with higher earning potential or pathways for career advancement. Programs can support workers by providing access to training programs, credentialing opportunities, and employer partnerships.

4. Provide funds to support occupational skills training and business capital to pursue the next steps in their professional and economic journey

Financial barriers often prevent gig workers from investing in career advancement or business development. Expanding access to capital can support long-term economic mobility through:

- **Occupational skills training scholarships and grants** are critical for enhancing the employability of gig workers while removing financial barriers. Workforce development initiatives should prioritize facilitating access to funding opportunities, including scholarships and grants, for training programs in high-demand fields. Practicable, direct financial support should be provided to enable gig workers to obtain industry-recognized credentials, which have been shown to improve job prospects and increase earning potential. Holistic wraparound supportive services should also be available for immigrant gig workers, to increase the likelihood of program completion.
- **Business capital and microloan programs** that provide low-interest loans and small grants can help gig workers invest in business development, purchase equipment, or cover startup costs. Community Development Financial Institutions and mission-driven lenders can play a critical role in providing these products to workers who may not be good candidates for traditional bank loans.
- **Technical assistance for navigating funding opportunities**, as many workers may not be aware of available financial resources or how to apply for them. Guidance on accessing small business loans, microgrants, and workforce training funds can help workers make informed decisions about their financial futures.

Skills & Training to Support Gig Workers

1



Occupational
skills training
scholarships
and grants

2



Business capital
and microloan
programs

3



Technical
assistance for
navigating funding
opportunities

5. Provide Financial Supports For Gig Workers

The income volatility of gig work presents challenges in budgeting, tax compliance, and credit access. Financial education and supports can improve economic stability by focusing on:

- **Tax education and compliance support**, as many independent contractors struggle with self-employment tax obligations. Offering guidance on tax filing, estimated payments, and deduction strategies reduces financial uncertainty.
- **Access to affordable financial products**, since high-interest financial products disproportionately impact gig workers with limited banking access. Expanding partnerships with credit unions and community-based lenders to offer fair financial products, such as low-interest loans and credit-building tools, can improve financial security.
- **Budgeting and savings strategies**, including training on cash flow management, expense tracking, and emergency fund planning, can help workers navigate income fluctuations. These strategies make a real difference in workers' financial stability, but they are most effective when paired with access to fair financial products and, ultimately, with adequate wages and job quality. While financial coaching alone cannot offset poverty-level pay, it remains a meaningful support even for workers earning low incomes.

Policies to Center Job Quality and Safety Standards

Service providers alone cannot ensure that immigrant gig workers have fair labor protections; the rights to minimum wage, health, and safety protections; and employment benefits. Federal and state policymakers must support a policy framework that supports job quality for all workers, including immigrants, and regardless of specific employment status. Policymakers should also update workforce development programs

to enhance opportunities for skill development and access to capital for gig workers so they can progress toward longer-term career and economic goals.

6. Policymakers must also prioritize gig worker safety.

Gig workers are some of the most at-risk workers in the labor force, especially when looking at workplace homicides. A report by Gig Safety Now found that at least 31 app-based workers were murdered on the job in 2022, 71 percent of whom were workers of color.²⁹ Given these numbers, the Bureau of Labor Statistics would consider app-based work to be among the top five sectors where workers are killed on the job.³⁰

App-based gig workers also experience abuse and risk their safety on the job. A Strategic Organizing Center (SOC) survey found that 67 percent of rideshare drivers experienced some form of workplace violence, harassment, or threatening behavior in the past year. The number was higher for drivers of color, with 72 percent reporting having experienced some form of violence while working.³¹ The most common violent, harassment or threatening behaviors experienced by app-based drivers included being verbally abused (52 percent); having their vehicle damaged (40 percent); being called a racial, ethnic, or religious slur (32 percent); and being sexually harassed or assaulted (27 percent).³² The nature of app-based gig work is especially precarious because individuals feel the need to work at the risk of their health and safety. One study found that 57 percent of all workers did not cancel a ride despite feeling unsafe because they feared losing income.³³ To enhance protections for worker safety on the job, state OSHA (Occupational Safety and Health Administration) offices should implement reporting requirements for app-based employers to report safety and health incidents. These offices should also enforce standards on app-based companies to ensure workers are protected on the job.

7. Address Gender-Based Violence and Harassment

SOC found that 27 percent of app-based drivers experienced being sexually propositioned; 14 percent reported being grabbed, groped, or hit; and 3 percent reported being sexually assaulted or raped. Gender-based violence and harassment (GBVH) is pervasive in precarious work, which is generally described as a non-traditional form of employment that is unstable, uncertain, and insecure. Precarious work is defined as work where the workers, rather than businesses or the government, take on the risks related to their jobs and receive few non-wage benefits or legal protections.³⁴ GBVH in the workplace is about having power over someone, not about sexual desire or attraction. This pervasive form of violence and harassment is rooted in unequal power relations between and among women and men, and it both reflects and reinforces the subordinate status of women in many societies.³⁵ In an international context, researchers found that app-based domestic workers and home beauty workers (gig workers who provide manicures and makeup services, among other forms of personal care) in South Africa, Kenya, and Thailand have stated that the platforms provide no means by which they can rate clients if the clients are abusive or inappropriate.³⁶

Adopted in June 2019 by members of the International Labour Organization (ILO), Convention 190 (C190) is the first international treaty to recognize the right of everyone to a world of work free from violence and harassment, including GBVH.³⁷ As of 2026, 56 countries have ratified the treaty.³⁸ Several other countries, including Australia, have developed a Model Code of Practice for sexual and gender-based violence to provide guidance on how to minimize the risk of these forms of workplace violence.³⁹ While the United States does not typically adopt international treaties, the U.S. did vote in support of C190's adoption by the ILO in the 2019

Rideshare Drivers

67%

Experienced workplace violence, harassment, or threatening behavior in the past year

27%

Experienced being sexually propositioned

14%

Reported being grabbed, groped, or hit

3%

Reported being sexually assaulted or raped

negotiations, which helped make C190 the fastest ratified labor standard in the ILO's history.

U.S. state policymakers can robustly implement C190 to protect workers from violence and harassment in the workplace. In fact, states such as Maine have already taken the lead by identifying GBVH as a consequential barrier to workplace safety, dignity, and economic opportunity. The Maine Department of Labor has since directed

their state OSHA office to integrate GBVH prevention work in their OSHA policies, regulations, and practices.⁴⁰

8. A Strong ABC Test Against Misclassification

The continued misclassification of gig workers as independent contractors doesn't just put immigrant workers at risk. It also perpetuates the systemic racism inherent in excluding labor forces that are disproportionately workers of color from receiving legal protections, labor rights or benefits.⁴¹ As mentioned, gig workers do not receive minimum wage, overtime pay, unemployment insurance, the right to form a union, anti-discrimination protections, or workers' compensation. A recent Economic Policy Institute report shows that misclassification shifts the cost of social insurance programs, such as Medicare and Social Security, to workers, and that these programs lose an estimated 30 percent of per-worker revenue for every worker who is misclassified.⁴² State policymakers should establish a strong ABC

independent business or trade doing that kind of work.

By establishing a strong, protective, pro-employee test, policymakers can streamline the process for workers to prove they are employees who have been misclassified as independent contractors.⁴³

9. States should increase funding and efforts for labor enforcement agencies to curb misclassification.

In 2018 and 2019, eight states formed new interagency task forces to take on companies that abuse their power by illegally misclassifying their workers. These task forces have dedicated resources, staff, and strong co-enforcement partnerships that can effectively crack down on the misclassification of gig workers.⁴⁴

ABC Test

Named after the three, interlocking elements of the test, parts A, B, and C, this test establishes a presumption that an individual performing services for an employer is an employee, not an independent contractor, unless the employer can prove three factors:

- A** The work is done without the direction and control of the employer.
- B** The work is performed outside the usual course of the employer's business.
- C** The work is done by someone who has their own, independent business or trade doing that kind of work.

10. The Federal Trade Commission should crack down on corporate power by app-based companies through enforcing laws on price fixing and worker misclassification.

In 2023, the commissioner of the Federal Trade Commission (FTC) argued that the commission should challenge worker misclassification as a violation of Section 5 of the FTC Act's ban on "unfair methods of competition."⁴⁵ The FTC's authority allows the agency to stop unfair practices before they harm workers and consumers, meaning that the agency would act as complementary to the Department of Labor and National Labor Relations Board, not duplicative.

Additionally, the FTC provided scope on what is considered an "unfair method of competition," which broadly targets corporate conduct that is "coercive, exploitative, collusive, abusive, deceptive,

predatory, or involves the use of economic power of a similar nature,” and that “tends to negatively affect competition.”⁴⁶

The agency has also released a policy statement on enforcement related to app-based work that details how the misclassification of app-based workers has expanded to various industries including construction, trucking, agriculture, in-home health care, in-home cleaning, and janitorial services.⁴⁷ The FTC must exercise its authority and start investigating and regulating the harmful corporate practices that result from the misclassification of workers.

11. Rights for immigrant gig workers:

In 2023, Illinois passed the Freelance Workers Protection Act, which expanded the rights of gig workers, independent contractors, and freelancers by ensuring they are paid on time and have both the right to a safe workplace and to organize. Notably, the act includes rights for immigrant workers who feel they’ve been treated unfairly by the app or on the job by clients due to their immigration status.

12. Federal policymakers must see their oversight power to ensure workplace enforcement remains centered on workers in the absence of DALE.

The Trump Administration ended DHS’s Deferred Action for Labor Enforcement (DALE) program, which gave workers in labor disputes temporary protection from deportation and work authorization,

ensuring they could participate in labor investigations without fear. The end of this program silences immigrant workers and leaves all workers more vulnerable to workplace abuses.⁴⁸

13. Protect the status of people authorized to be in the U.S. and expand pathways to status and citizenship.

Policymakers should preserve programs like TPS, DACA, asylum, and refugee protections and create pathways to permanent status for individuals with temporary protections and long-term community ties. Greater immigration stability can support workforce participation, economic mobility, and long-term financial planning.⁴⁹

14. States should pass legislation granting gig workers sectoral (or industry-level) bargaining rights.

Because of their misclassification, gig workers do not currently have the right to organize. However, states have implemented legislation to allow gig workers, specifically ridehail drivers, to form a union and collectively bargain at the sectoral or industry level, rather than at the employer level. Massachusetts passed a state ballot initiative to pass this law and now gig workers can organize despite their independent

contractor status, and by gathering signatures of support from at least 25 percent of active state drivers. As of May 2026, gig workers have certified their first statewide rideshare union.⁵⁰

15. Congress should pass the Empowering App-Based Workers Act to protect workers from wrongful deactivations and discrimination.

Although immigrant gig workers maximize their income using app-based platforms, they deserve transparency in how much they are actually earning from each job. This bill would ensure gig workers' right to know the algorithms of these apps and how they impact access to jobs, pay rates, and whether the app suspends or terminates their account.⁵¹ The act would also prohibit app-based companies from using personal or behavioral data to inform pay rates or otherwise offer workers different pay for the same work based on traits unrelated to the cost of the job.⁵²

16. Post-H.R.1, federal and state policymakers should strengthen social safety net programs.

While securing employee benefits for gig workers stalls, states should strengthen their Medicaid and SNAP programs. These programs build a stronger workforce by ensuring that workers' basic needs are met, regardless of misclassification status. At the federal level, policymakers should support the Lift the Bar Act, which would restore access to basic needs programs for lawfully present immigrants by rescinding the harmful legislation in H.R.1 that arbitrarily denies or delays access to immigrants. The Lift the Bar Act would also restore H.R.1's eligibility cuts, eliminate the five-year bar on public benefits, and mandate other changes to ensure that immigrants can access the programs and services they need.⁵³

Appendix A:

The Organizations Involved in Writing This Report

International Rescue Committee

The International Rescue Committee (IRC) is uniquely positioned to offer valuable insights into the financial realities and lived experiences of gig workers, particularly those from immigrant communities and communities with low incomes. In 2024 alone, the IRC served over 130,000 individuals in the U.S. through programs designed to enhance economic stability and social integration for new Americans and other vulnerable populations. A core component of the IRC's work is its integrated economic empowerment services, which reached nearly 42,000 people in 2024. These services, which encompass workforce development, financial education and coaching, and small business support, equip the IRC with critical insights into the economic challenges and opportunities faced by immigrant workers navigating various forms of employment, including gig work.

While the IRC supports a broad spectrum of populations, this report specifically focuses on immigrant gig workers, a subgroup that presents unique financial challenges. The IRC has played

a direct role in supporting this group by offering programming that explores gig work as a primary or supplemental employment option; assessing the contributions of gig income to household stability; and facilitating access to auto loans. This engagement, along with the IRC's strong relationship with clients, offers the organization a nuanced understanding of the challenges immigrant gig workers face in the gig economy.

The IRC also collects detailed data on employment trends, family budgets, and client business development. This wealth of information not only informs the understanding of gig workers' financial realities but helps the IRC monitor the effectiveness of its work in fostering financial stability. The combination of deep programmatic expertise and robust data sources positions the IRC to generate evidence-based insights that can inform policies and programs aimed at improving economic security for immigrant gig workers.

Center for Law and Social Policy

The Center for Law and Social Policy (CLASP) is a national, nonpartisan, nonprofit organization that advances anti-poverty policy solutions that disrupt structural and systemic racism and remove barriers blocking people from economic justice and opportunity. With deep expertise in a wide range of programs and policy ideas, long-standing relationships with stakeholders in the anti-poverty, child and family, higher education, workforce development, and economic justice fields, and over 50 years of experience, CLASP amplifies the voices of directly impacted workers and families and helps public officials design and implement effective programs. CLASP also seeks to improve job quality for workers being paid low wages, including increasing wages and providing access to paid sick days, paid family and medical leave, and stable work schedules, among other benefits. Quality jobs enable individuals to balance their work, school, and family responsibilities, promoting economic stability as well as career advancement.

CLASP's multi-issue policy work encompasses workers' rights, job quality, immigration and immigrant families, and income and work support. That, together with the organization's practice of involving the perspective and insight of directly impacted workers, uniquely positions CLASP to powerfully take on this complex issue. Nationally, the gig work space lacks active, rigorous research and is slanted toward employment law perspectives. This space would greatly benefit from deep research work paired with data and workers' voices to combat current gig work narratives and develop expansive policy solutions.

Appendix B.

Detailed Methodological Approach

Data Sources and Collection Methods

Data for this report were drawn from three primary sources: IRC program data, a targeted survey of gig workers, and in-depth interviews. Data was collected in late 2024 and early 2025.

Review of Program Data

We analyzed administrative data from IRC's workforce development, financial inclusion, and entrepreneurship programs to examine the financial experiences of immigrant gig workers. This data, which was collected as part of IRC's standard service delivery and program tracking, provided valuable insights into client demographics, service engagement, and economic trends.

The analysis identified over 1,000 clients with gig work experience. Among this group, we conducted a detailed financial analysis for the 674 clients with comprehensive financial data. The analysis includes financial budget information, credit score data, and Financial Capability Score assessments. This subset of 674 clients allowed for an in-depth examination of income patterns, debt levels, and financial product usage.

We also conducted a thorough demographic review of all 1,000 gig workers in the program. This broader analysis included key variables such as gender, English proficiency, age, household composition, country of origin, and length of time in the United States. By examining these demographic characteristics across the entire sample of gig workers, we were able to contextualize the financial findings and understand how different factors, such as country of origin or length of time in the U.S., may impact the financial realities of gig workers.

The program data draws on IRC's 30 U.S. locations, which range from smaller and more rural sites such as Missoula, Montana, to large urban centers like New York City. As gig work is concentrated in metropolitan areas, respondents skew toward where the work is.

Survey of Gig Workers

To further explore the financial experiences and employment dynamics of immigrant gig workers, we conducted a targeted survey designed to capture key aspects of their work and economic stability. A total of 52 surveys were collected through an anonymous online submission process, with invitations distributed through email. The anonymous format was employed to encourage more candid and accurate responses, particularly concerning sensitive topics such as earnings, job satisfaction, and financial challenges.

The survey consisted of 12 questions and explored gig workers' job tenure, weekly hours worked, earnings, job satisfaction, and broader financial circumstances. Respondents provided insight into their income levels from gig work and, when applicable, earnings from other employment. The survey also assessed participants' overall financial well-being, including the frequency of financial concerns and their outlook on continuing gig work in the future. The survey was administered in English. The form supported all browsers and all forms of auto-translation so respondents could view it in other languages, but the survey wasn't professionally translated or localized. The survey was also mobile-responsive and could be completed on a smartphone. As the sample is of app-based gig workers, smartphones are already a part of their work.

To analyze survey responses, we identified key trends and compared the findings to the program data review, allowing us to contextualize broader trends with self-reported experiences.

The full survey questionnaire can be found in Appendix B.

Interviews with Gig Workers

To gain a deeper understanding of the financial realities and lived experiences of immigrant gig workers, we conducted 20 in-depth phone interviews, each lasting approximately 30 minutes. These interviews provided qualitative insights into workers' motivations, decision-making processes, financial strategies, and overall perceptions of gig work. The conversations explored key themes, including income stability, work-life balance, financial planning, and experiences with gig work platforms.

Interviews were conducted in participants' preferred languages to ensure clarity and comfort, and responses were translated for analysis. With the consent of the interviewees, the interviews were recorded to ensure accurate data collection. To encourage participation and compensate for their time, each interviewee received a \$100 gift card. Questions covered a range of topics, including how workers entered the gig economy, their earnings and expenses, challenges they faced, and their long-term financial goals. Participants also shared their thoughts on the advantages and disadvantages of gig work, comparing it to traditional employment opportunities and reflecting on the role gig work plays in their financial security.

To ensure the sample represented a broad spectrum of experiences, individuals were intentionally selected for interviews. Efforts were made to include participants from a range of geographies, gender identities, and nationalities. This approach aimed to capture the diversity of immigrant experiences in the gig economy and provide a more comprehensive understanding of their financial and work-related realities.

To analyze the interview data, we conducted a systematic thematic analysis. This involved breaking down the interview data and coding it based on recurring concepts and themes, which allowed for the identification of patterns and trends across responses, ensuring an organized and thorough analysis that accurately captured the participants' experiences of and perspectives on their gig work.

Limitations of the Methodological Approach

While this approach allowed for a rich analysis of immigrant gig workers' financial experiences, there are limitations to consider. The program data, which only came from IRC clients, may not be fully representative of the broader immigrant gig worker population, potentially skewing results toward the characteristics of this specific group. And the self-reported nature of the survey and interview data introduces potential biases, such as recall bias or social desirability bias, especially in relation to income reporting and financial behaviors. The fact that the sample is 67 percent Afghanistan men also introduces bias.

Furthermore, the dynamic nature of gig work means that the financial realities of workers can fluctuate rapidly due to changes in market conditions, policy shifts, or personal circumstances. As data collection occurred within a specific timeframe, the findings may not fully capture long-term trends or fluctuations in gig workers' economic stability.

Appendix C.

Gig Economy Survey

Thank you for agreeing to complete this short survey about your gig economy work. This information is being collected as part of a report that the International Rescue Committee (IRC) is producing. No personal identifying information will be included in the report. Please answer all 12 questions; it should take you about 10 minutes to complete.

1. Which state do you live in?**2. How long have you been in the United States?**

- Less than a year
- 1–5 years
- More than 5 years

3. How long have you been doing gig-economy work?

Gig-economy work would include working with platforms like Uber, Lyft, DoorDash, Amazon Flex, GrubHub, Shipt, etc.

- Less than a year
- 1–5 years
- More than 5 years
- I have never done gig work

4. What kind of gig economy work do you currently do?

You can select multiple options here.

- Rideshare (such as Uber, Lyft)
- Food Delivery (such as DoorDash, Uber Eats, Grubhub)
- Other

5. On average, how many hours a week do you do gig work?

- Less than 10 hours a week
- 11–30 hours a week
- More than 30 hours a week

6. On average, how much do you earn each week doing gig work?

- Less than \$100
- \$101–\$300
- \$301–\$500
- More than \$500

7. How satisfied are you with your gig work?

- Very satisfied
- Somewhat satisfied
- Not satisfied

8. Do you have another job that is not gig work?

- Yes
- No

9. On average, how many hours a week do you work at this other job?

- Less than 10 hours
- 11–30 hours
- More than 30 hours

10. On average, how much do you earn each week doing this other job?

- Less than \$100
- \$101–\$300
- \$301–\$500
- More than \$500

11. Do you think you will be doing gig work 5 years from now?

- Yes
- No
- I'm not sure

12. Overall, how would you describe your personal financial situation?

- Very difficult, I worry about money very frequently
- Somewhat difficult, I worry about money regularly
- Okay, I worry about money sometimes
- Pretty good, I do not worry about money too often
- Very good, I almost never worry about money

Appendix D.

Gig Economy Interview Questions

Thank you for taking the time to speak with me about your experience working in the gig economy.

The International Rescue Committee (IRC) is conducting these interviews to better understand the experience of people working in the gig economy. We are partnering with another organization, the Center for Law and Social Policy (CLASP) on this project. We will be writing a report about immigrants working in the gig economy together and will use information from this interview in the report.

Before we start this interview, I would like to ask you the following questions:

1. Are you comfortable with me recording this interview? This recording would only be used to support note-taking after the interview and then IRC would delete the recording.
2. Are you comfortable with the general information you share being included in a report that IRC and CLASP are writing? In including general information, we would not attribute this information to you specifically or use any identifying information.
3. Are you comfortable with specific quotes from you being included in this report? If so, are you comfortable with us including your first name or initial in quoting you? You can also choose to remain anonymous.
4. We know that your time is valuable, thank you for taking the time to speak to us. As a thank you, you will be receiving a \$100 gift card through your Email. Can you please confirm your Email address? Would you prefer to have a Walmart gift card or an Amazon gift card?

Thank you for answering these questions. Now we are ready to start this interview. I will be asking you some questions about yourself, your experiences working in the gig economy, and about your thoughts and feelings about this work and your personal financial situation. There are no right or wrong answers to these questions; we are asking these questions just to better understand your own personal experience. If there are any questions that you do not want to answer that is fine, please just let me know and we will move to the next question.

This set of questions are about you as a person.

1. Tell me your name and a little bit about yourself.
2. Some people are comfortable sharing their story of how they came to America as an immigrant, other people are not. If you are comfortable sharing how you came to America, please do so.

This set of questions are about your experience working in the gig economy.

1. Tell me about your experience working gig economy jobs. How long have you been doing this type of work, and what type of gig job(s) do you do? [Can prompt around rideshare driving, food delivery, etc.]
2. How many hours a week do you usually do gig work? Does that change much and if so, what impacts how many hours you decide to work in a week?
3. How did you learn about gig jobs? Did you have to make any purchases such as a car in order to do this work? How did you make the decision to do gig work?
4. How much do you typically earn in a week from your gig work? Does this vary much and if so, what are the main reasons it varies? Do you ever have a hard time getting paid the income you earn through your gig work?
5. Do you have any other jobs? If so, please tell me about those jobs [Prompt around job title, company, hours/week, wages, how long at the job]

The set of questions are about how you think and feel about your gig work and your financial situation.

1. Many people have things that they like about a job and other things they don't like about a job. What are some things you like and dislike about your gig work?
2. [Depending on if they identified have a regular, non-gig job in the previous section]
3. When you think about your regular job vs. your gig job, do you think one kind of job is better for people vs. the other? Why do you feel this way?
OR
4. Are you interested in having a regular, non-gig job where you are an employee of a company and receive a specific hourly wage and possibly other benefits like health insurance and paid time off? Tell me about why you feel this way.
5. If your friend was thinking about starting to do gig work, what advice would you give them?
6. How are you feeling about your current financial situation? What role does your gig work play in how you feel about your current financial situation.
7. Have you ever had a problem with your gig work platform, like being deactivated or shut out from the app? If yes – How has that affected your financial situation?

8. Now think about the future, say 5 years from now. How are you feeling about your financial situation in the future? What role, if any, do you think gig work will play in your future 5 years from now?

Thank you for your time in speaking with me today. Is there anything else you would like to share with me about your experience working in the gig economy or how you are feeling about your own financial situation?

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