Workers are driving growing gig economy

By Jonathan Rothwell
NEW YORK TIMES

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Gig economy workers joining the online workforce.

Even after a long economic expansion, America is still the land of the side hustle.

New evidence suggests that nontraditional work arrangements with multiple income sources are more common – involving around a quarter of workers – and more complex than commonly thought.

About one-third of people with multiple jobs say they do them out of financial necessity. At least two comparable nations, Canada and France, are not experiencing these trends, perhaps because of a stronger social safety net and less inequality.

On the other hand, some legislators and presidential candidates who have taken aim at regulating the so-called gig economy may want to consider another data point: About half of those with multiple jobs do it to earn extra money (48 percent) or for some other reason that suggests it is their preference.

Because measurements depend on how a job is defined, it's not easy for policymakers to get a clear portrait of the American workforce. The stereotype is a person performing one job for one employer. But that describes only about two-thirds of workers. Increasingly, people are drawing income from self-employment, as independent contractors, freelancers, drivers, among other gigs – on top of what their employer pays them. And many are in multiple jobs, whether as an employee or not.

Altogether in 2017, 17 percent of tax filers submitted a form to the IRS indicating receipt of self-employment income, the highest share since data became available in 1957 and up substantially from 10 percent in 1981.

While these nontraditional relationships raise concerns about job quality and access to benefits, the evidence suggests such jobs are in many cases supplementing traditional employment, not replacing it. Just over half of these self-employed workers (55 percent) also receive a W2 from an employer, a share that has not changed since 2000. The vast majority of tax filers (92 percent) continue to receive W2 income as employees, and that also has held steady in recent years, according to research from IRS economists.

The IRS data on the level and trend in self-employment contradicts information from the Bureau of Labor Statistics. The BLS has shown a slight decline in the share of workers who are self-employed and estimates it at now around 10 percent. The discrepancy arises because both the bureau's Current Population Survey and the Census Bureau's American Community Survey identify people as self-employed based only on the job in which they spend the most time working.

At Gallup, my colleagues and I decided to go beyond collecting data on primary work experiences and directly ask about multiple jobs and employment relationships. Our Great Jobs Demonstration Survey was based on responses from over 6,000 American workers in the spring of 2019. The data show that 36 percent of workers are not in the traditional one-job-for-one-employer relationship. Eleven percent of all workers are both self-employed and working for an employer, similar to IRS data showing that 10 percent of tax filers fall into that category.

Self-employed workers with one job rate their employment situation better than those who are employees with one job – with 74 percent providing a high rating. They are also more engaged in their work – in that they more regularly have opportunities to use their strengths and be creative.

Overall, very few – just 2 percent – say they work multiple jobs because they can't find a full-time job.

RETIRE

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ing the decade.

This year, 9.4 percent of adults ages 50 to 64 were uninsured, a decline from 14 percent in 2010, according to the Commonwealth Fund. The decline would have been much greater if 14 states had not rejected the law's Medicaid expansion, according to Commonwealth – in states that expanded, the rate for this age group has fallen to 6.4 percent.

"People in that age group have much better protection now," says Sara Collins, vice president for health care coverage and access at Commonwealth. "If they have to leave a job, or elect to leave to do something different as they approach age 60, they can buy a policy in the individual market – that used to be quite risky and often out of reach due to preexisting conditions."

In Medicare, the decade has been marked by sharp increases in enrollment and federal spending – and privatization.

This year, 61 million Americans are enrolled in Medicare, 33 percent more than in 2010. Program spending will be $749 billion, up 47 percent compared with 2010. And an aging population means there are just 2.9 workers contributing to the system for every Medicare enrollee this year, down from 3.4 in 2010, according to a Kaiser Family Foundation analysis of Medicare data.

The standard premium for Part B (which covers outpatient services) in 2020 will be $144.60 – 31 percent higher than it was in 2010. And Medicare's trustees project annual increases of nearly 6 percent over the coming decade.

"The numbers speak to an underlying question and challenge that we have yet to embrace: How will we pay for a growing and aging population?" says Tricia Neuman, director of Kaiser's program on Medicare policy.

Another striking trend has been the growth of privately offered Medicare Advantage plans, the all-in-one managed care alternative to original fee-for-service Medicare. This year, 34 percent of enrollees are in Medicare Advantage plans, up from 24 percent in 2010, according to Kaiser.

Employment: Gains but some permanent damage

The last decade of work is especially important for any retirement plan – it's the time when many workers enjoy peak earnings. In some cases, working longer helps people increase Social Security income by claiming benefits later, and by adding to savings.

But the surge in joblessness during the recession damaged the retirement prospects of millions of older Americans – and many have not recovered.

Unemployment for workers age 55 and older soared to a peak of 7.1 percent in the third quarter of 2010 from 3.1 percent in the first quarter of 2007, according to the Schwartz Center for Economic Policy Analysis at the New School. But a broader measure of unemployment tracked by the center that includes people who were underemployed or had given up looking for jobs peaked at a much higher level: 14.6 percent in the first quarter of 2011.

The economic recovery has pushed those figures down dramatically – unemployment for workers 55 and older was 2.6 percent in the third quarter this year, and the broader unemployment measure that includes discouraged workers stood at 5.5 percent.

Older workers also are having an easier time regaining employment now than during the recession. The typical unemployed person over age 55 needed 21 weeks to find a new job during the third quarter this year – far less than at the peak of the recession, when they needed 35 weeks.

Housing: It's a big part of security, and it's wobbly

For most Americans, homeownership is a crucial part of retirement security. "Retirement accounts are one of the important ways people save for retirement – and the other is paying off the mortgage in retirement," says Alicia Munnell, director of the Center for Retirement Research at Boston College.

But homeownership rates for older Americans have fallen sharply since the recession, according to the Joint Center for Housing Studies of Harvard University. And an already-substantial racial gap in ownership rates has widened significantly during the economic recovery – for example, ownership rates for black households age 50 to 64 fell to 54 percent in 2018 from 62 percent in 2004.

The ownership trends are worrisome because homeowners can tap the equity in their homes by borrowing against it or by downsizing. Moreover, owners enjoy greater housing security and more predictable housing costs than do renters.

Social Security: Net benefits are down

Social Security remains the linchpin of retirement security for most Americans 10 years after the crash – but the value of benefits has fallen during this decade, and will fall further in the years ahead.

That has nothing to do with economic cycles. Changes enacted in 1983 are gradually pushing up the program's full retirement age – that is, the age when claiming gets you 100 percent of your earned benefit. That age is gradually increasing to 67 for workers born in 1960 or later.

A higher retirement age acts as a benefit cut, since it raises the bar for receiving full benefits. Net benefits are shrinking further because of rising Medicare Part B premiums, which typically are deducted from benefits. What's more, a rising number of Social Security claimants owe income taxes on at least part of their benefits. The Center for Retirement Research calculates that an average earner retiring at age 65 could expect to replace 37 percent of preretirement income in 2010; that dropped to 35 percent in 2018 and will fall to 29 percent in 2035.

TAYLOR

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my humble opinion.

So what is the best choice?

It almost goes without saying that to maximize your financial position, the most important idea is to never have children.

If you've already made that first error, however, strongly consider sending them to the Merchant Marine, the military or two years of community college for free or at a reduced price.

But if you're really insistent on paying through the nose for the little darlings' four years of college, I still have a bias toward a traditional 529 account rather than the prepaid tuition plan. That's partly because I am risk-tolerant and a do-it-yourselfer when it comes to investments. But I am strange that way, and I can understand the comfort many could feel in something that's guaranteed.

I may also have that bias because, as a non-native Texan, I instinctively look to colleges outside the Lone Star State. My ninth grader has taken to telling people, when asked, that she's going to attend university in Scotland – mostly for shock value and also because she finds it a useful conversation ender. Scotland will probably be its own country and not part of the U.K. by then, so ... exciting times!

It's important to note the Texas Tuition Promise Fund does allow savers to apply their prepaid tuition units to out-of-state, private, and UT medical and dental programs – all of which fall outside the intended use of the program.

When used in that way, however, Promise Fund savers are taking both tuition-inflation risk and market risk. The program tracks the annual returns on managed funds, but withdrawal amounts for noncore uses may fluctuate based on market returns. In addition, it's not guaranteed that a certain amount of prepaid tuition would cover the cost at a private or out-of-state college.

Fernandez notes that her office at the state comptroller sends experts to make presentations to groups on the different state college-funding options, in addition to online resources intended for students and calculators for their parents.

Michael Taylor is a columnist for the San Antonio Express-News and author of "The Financial Rules for New College Graduates." michael@michaelthesmartmoney.com | twitter.com/michael_taylor

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Response Deadline: 3/10/2020 @ 1pm
Public Opening: 3/10/2020 @ 2pm
3555 Timmons Lane, Houston, TX.
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Cooperative Purchasing Program
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Pre-Proposal Conference: 1/8/20 @ 9am
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1-800-Pack-Rat (TX-Houston-6004)
10735 W Little York Ste 500
Houston, TX 77041
877-774-1537
Notice of Sale

Tenant:	Unit #
Chambers, Misty	D51272
Chambers, Misty	D05131
Express Fire Restoration	705058
Kennerson, Arlene	355096
Langley, Jacob	D00667
McMillan, Ray	D11082
Servpro 9734	702577
Delphine Fontenont	702734

1-800-Pack-Rat (TX-Houston-6004), 10735 W Little York Ste 500, Houston, TX 77041, has possessory lien on all of the goods stored in the units above. All these items of personal property are being sold pursuant to the assertion of the lien on 1/6/2020 at 10:00 AM in order to collect the amounts due from you. The sale will take place on www.Acceleratedlisting.com from 1/6/2020 to 1/13/2020 at 6:00p.m.

Harris County
Department of Education
Notice of Public Hearing

The Harris County Department of Education will conduct a public hearing to distribute its FY 2018-19 Annual Financial Management Report on **"January 15, 2020"** at 1 p.m.

At the public hearing the Report will be distributed and members of the public are permitted to address the Board of Trustees.

The public hearing will be held at Harris County Department of Education in the Board Room at 6300 Irvington Blvd., Houston, Texas 77022

REQUEST FOR COMPETITIVE SEALED PROPOSALS
2019 KEITH, LOWERY, McFEE, POPE, & RENNELL ES RENOVATIONS
CYPRESS-FAIRBANKS INDEPENDENT SCHOOL DISTRICT
Cypress-Fairbanks ISD Proposal No. 19-03-5437R-RFP
The Cypress-Fairbanks Independent School District will accept Base Competitive Sealed Proposals until 2:00 P.M. on Thursday, January 16, 2019 at the Cypress-Fairbanks Independent School District Facilities, Windfern Administration Annex , 12510 Windfern, Houston, Texas 77064 for 2019 Keith, Lowery, McFee, Pope, & Rennell ES Renovations. A Pre-Proposal Conference will be held on Thursday, December 19, 2019, at 10:00 A.M. at the above Windfern Administration Annex . Proposal Evaluation Criteria are published in the "Instructions to Offerors" section of the proposal documents. Plans and specifications will be released on Tuesday, December 17, 2019 and are available to general contractors from the following address upon deposit of $350.00 per set: Joiner Architects, Inc., 700 Rockmead, Suite 265, Houston, Texas 77339, 281-359-6401. The Owner reserves the right to waive any informalities and to reject any or all proposals.

COMPETITIVE SEALED PROPOSALS WILL BE RECEIVED BY PROCUREMENT SERVICES, PORT OF HOUSTON AUTHORITY EXECUTIVE OFFICE BUILDING, ATTN: BID/PROPOSAL RECEIPT DEPARTMENT, 111 EAST LOOP NORTH, HOUSTON, TEXAS 77029 UNTIL 11:00 A.M., ON JANUARY 22, 2020 FOR THE FOLLOWING:
CSP- PURCHASE OF AUTO PARTS FOR BARBORS CUT, BAYPORT CONTAINER TERMINALS AND TURNING BASIN TERMINAL
A PRE-PROPOSAL CONFERENCE WILL BE HELD AT THE BAYPORT CONTAINER TERMINAL ADM. BLDG., 12621 PORT ROAD, SEABROOK, TEXAS 77586 (LARGE CONFERENCE ROOM), ON JANUARY 7, 2020, 2:00 PM SO THAT THE PROSPECTIVE PROPOSERS MAY ASK QUESTIONS CONCERNING THIS PROJECT.
SPECIFICATIONS MAY BE OBTAINED FROM PORT HOUSTON'S ePROCUREMENT WEBSITE https://buyspeed.poha.com/bso/.
PROPOSALS WILL BE OPENED AT 11:30 A.M. OF THE DAY DUE IN THE PROCUREMENT SERVICES OF THE EXECUTIVE OFFICE BUILDING, 111 EAST LOOP NORTH, HOUSTON, TEXAS. THE PORT AUTHORITY RESERVES THE RIGHT TO REJECT ANY OR ALL PROPOSALS OR RESPONSES.

SEALED PROPOSALS WILL BE RECEIVED BY PROCUREMENT SERVICES, PORT OF HOUSTON AUTHORITY EXECUTIVE OFFICE BUILDING, 111 EAST LOOP NORTH, HOUSTON, TEXAS 77029 UNTIL 11:00 A.M., ON JANUARY 17, 2020, FOR THE FOLLOWING:
REQUEST FOR PROPOSALS FOR PROPERTY & CASUALTY INSURANCE
ALL REQUESTS FOR UNDERWRITING INFORMATION AND/OR ANY QUESTIONS RELATED TO THIS RFP MUST BE DIRECTED TO PHA'S BROKER.
PHA BROKER CONTACT INFORMATION:
McGriff, Seibels, & Williams of Texas, Inc.
5080 Spectrum Drive, #900E
Addison, Texas 75001
ATTN: Robert Waggoner, Vice President, Public Entity
Telephone: 469-232-2140
Email: rwaggoner@mcgriff.com
FIRMS INTERESTED IN SUBMITTING PROPOSALS FOR THIS PROCUREMENT MAY OBTAIN A COPY OF THE RFP FROM THE PORT OF HOUSTON AUTHORITY'S WEBSITE, https://buyspeed.poha.com/bso/.

Galena Park Independent School District (GPISD) is requesting **Competitive Sealed Proposals (CSP 20-202)** for **Galena Park Middle School - HVAC Upgrades at 400 Keene Street, Galena Park, TX 77547 (Project #L060).**
Proposals are due on **Wednesday, January 22, 2020** at 10:00 am CST in the main lobby of the GPISD Administration Building, 14705 Woodforest Blvd., Houston, TX 77015, at which time and place the Proposals will be opened publicly and read aloud. A Proposal Security in the amount of ten percent (10%) of the proposal amount is required.
The scope of work includes replacing 11 air handling units, replacing chilled water pumps, new DDC controls, and refurbishment of existing cooling tower.
A pre-proposal conference will be held at Galena Park ISD Administration Building, on Wednesday, January 8, 2020 at 10:00 am CST. Attendance is highly recommended.
Contract Documents will be available on December 18, 2019 at isqft.com and virtualbx.com. Proposers may also obtain additional documents, at their cost, from ABC Imaging, 4902 Richmond Avenue, Suite C, Houston, TX 77027.

Request for Proposals
RFP #19-08
Financial Audit Services
Harris County Housing Authority is requesting proposals from independent public accounting firms to perform an audit of various programs for fiscal years ending March 31, 2020, and March 31, 2021, with a possibility for two additional years. This RFP contains submission requirements, the scope of services, periods of services, terms and conditions, and other pertinent information for submitting a proper and responsive proposal. Interested Proposer(s) can download the RFP from the HCHA website (www.hchatexas.org). Prospective Proposer(s) desiring any explanation of interpretation of the solicitation must submit the request in writing no later than 2:00 PM (CST), January 16, 2020, to Harris County Housing Authority, ATTN: Paul Curry, Finance Director, Paul.Curry@hchatexas.org. Proposals must be received by the HCHA no later than 5:00 PM (CST) on January 24, 2020. HCHA anticipates announcing an award by February 18, 2020.

NOTICE TO BIDDERS
The Metropolitan Transit Authority of Harris County, Texas (METRO) is planning to issue the procurement documents listed in this advertisement.
RFP No. 402000034: Retail Electricity Provider. Solicitation will be available on or about 12/16/2019.
Prospective bidders/proposers can view and download these solicitations by visiting METRO's website at https://www.ridemetroapp.org/procurement/
If you are unable to download the documents or are having difficulty, please contact METRO Plan and Bid Room at (713) 739-4881.

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