

The New Hork Times http://nyti.ms/1mqMLoN

YOUR MONEY | YOUR MONEY SPECIAL SECTION

Freelancers Piece Together a Living in the Temp Economy

By ADRIENE HILL MARCH 24, 2014

LAS VEGAS — The photos spread out on a coffee table tell the story of a career. In one, a woman wears a fairy costume and rides a flying horse. In another, the woman lounges on a desert rock at sunrise, in a gold bikini draped with red silk. In a third, she wears an Uncle Sam outfit and poses on three-foot stilts.

These are photos of Heather Burdette, a Las Vegas entertainer, at work.

Not on the table are audition reels from Ms. Burdette's other career, one in which corporations pay her \$500 to \$1,000 a day to present their products, including tires and cybersecurity products, at trade shows. It is work for which she wears business attire instead of hot pants. These jobs are lucrative but infrequent.

The overlapping careers have this in common: The work is temporary, one freelance job after another. Ms. Burdette is among the millions of Americans who piece together a living. Freelancers, the self-employed, temporaries — all know the current job will end and they need to keep looking for the next one. Increasingly, even many people with full-time jobs feel insecurity about their work.

Ms. Burdette knows the trajectory of insecurity. She has worked in Las Vegas as an entertainer since 1996, sometimes in jobs that quickly disappeared.

Right now, she is busy. A freelancer since 2008, she works with 30 agents. Some help her book conventions. Others set her up with entertainment jobs. In addition to her presenting, this year she has worked as an astrologer and stilt-walker, and she helped dress fashion models at a mall. She is fortunate to live in a city with huge entertainment and convention industries that rely on temporary workers. "It's the land of opportunity," she said.

But as Ms. Burdette gets older, she has no choice but to consider new ways to earn a paycheck. In both of her careers, looks matter. At 43, she knows she cannot do these jobs indefinitely.

"I'm really proud of the moments and the things these represent," she said, touching the photos on her coffee table. One is a profile of her, not in costume, with the words "Remember who you are ... and always keep growing." This is to inspire her, to encourage her to work on the skills she will need for whatever work will come next.

"Whether that means getting a 9-to-5 job and putting on the big-girl pants," she said, "or whether it just means going into something where people are not looking at me, and I'm not covered in rhinestones every day."

How many people have temporary work is hard to say. According to the Bureau of Labor Statistics, about 14 million people were self-employed last month, including freelancers like Ms. Burdette.

There has been no official count of insecure workers in years. In 2006, the Government Accountability Office estimated that about 30 percent of the work force was "contingent," including those with temporary and part-time jobs.

The number of people paid by temp agencies like Manpower has grown 46 percent since 2009, according to Labor Bureau data. "The staffing industry has added more jobs than any other sector since the end of the recession," said Erin Hatton, a sociology professor at the University at Buffalo and the author of "The Temp Economy."

There are contingent office workers and factory workers. There are contingent computer programmers and corporate executives.

"We know that temps are everywhere," Professor Hatton said.

Starting with the recession, employers have slashed costs, and a major way to do that has been to lower labor costs. Temporary workers often are paid less than regular employees. Under the Affordable Care Act, companies can avoid health insurance costs by hiring part-time workers (who may qualify for subsidized insurance).

"What we call contingent workers is really hard to define, because to some extent we're all contingent now," said Arne Kalleberg, a sociology professor at the University of North Carolina at Chapel Hill and the author of "Good Jobs, Bad Jobs."

"Work has become much more insecure, much more precarious," he said.
"So everybody is a temporary in one sense, because their levels of job security have really decreased in recent years."

The trick with insecure work, for the worker, is that the next paycheck is unpredictable. For low-income factory temps, being chosen for work can mean the difference between making rent or not making rent, eating well or not eating well. For freelancers like Ms. Burdette, the lack of security can make it hard to buy a house or plan for the future. What if a job comes up? What if it doesn't?

Ms. Burdette is familiar with financial insecurity. She declared bankruptcy in 2005. When she married in 2008, she brought to the marriage a few thousand dollars in credit card debt.

She and her husband, Jozef Bobula, met in January and married in May. They were in love, she said, but he also needed a green card for immigration reasons. He's from Slovakia.

Mr. Bobula, 37, is a bass guitarist. He, too, pieces together work in Las Vegas, and is playing a regular gig at the Stratosphere casino. He also has a jazz trio and a duo, plays solo and teaches music.

Part of what attracted Ms. Burdette to Mr. Bobula was his ability to manage money. "He is accustomed to saving first and spending second," she said.

Today, her credit card debt is paid off. Her 2000 Nissan Xterra is paid for. She says the last four years have been her first without debt since she was 18.

Ms. Burdette calls her financial situation stable right now. She and her

husband, combined, make \$55,000 to \$75,000 a year. Their apartment is cozy, but comfortable. Ms. Burdette calls the style "Craigslist chic," because she bought most of her furniture on the resale website. The most valuable things in their apartment are her husband's guitars.

The couple do not have retirement savings, but they do have an emergency fund and are considering investing a portion of it in the stock market. Her husband had the savings account when they married, and they only recently added her name to it. They waited, she said, because they wanted to see if the marriage would last.

"To have my name on it," she said, "it brought still another level of peace and comfort that I didn't think could even have existed."

"I can say no to gigs I don't want to do," she said. "I can be more discerning. I don't have to stand around in a showgirl costume if I'm not feeling physically up to it in terms of my appearance."

Ms. Burdette wants to find a new set of gigs in which people are not looking at her quite as closely. She has explored voice-over work, recording audiobooks. She has considered doing more with her astrology experience.

She would consider a full-time job, but as a last choice. She said her parents spent years planning and worrying and stressed about the future. "It didn't get them any more secure than me," she said. "I'm actually more secure right now, because I understand that the bottom can fall out at any time."

One of her old business cards said, "Whaddya need?" Her current card says, "singularly multitalented."

Under the new health law, which includes a mandate to buy insurance or face a penalty, Ms. Burdette has coverage for the first time in years. "It does provide people with a cushion," Professor Kalleberg said, "so that they can search, so that they can look for opportunities."

Now, Ms. Burdette has to figure out what those opportunities will be. Reinvention is a word heard a lot in today's labor market. Jobs keep changing. People have to change to keep up, especially people without employers that provide training.

But many temporary and self-employed workers do not have the money or

time to reinvent themselves and their skills. Even if they do, it is not clear which jobs will be available. "The path ahead is not going to be laid out for you," Professor Kalleberg said.

The advice to reinvent is "easy to say, sitting in a job that has a fairly clear career path like I do," he said. "But it's a difficult situation and it's stressful."

Figuring out what's next may be a little easier for Ms. Burdette. She has been doing just that for years.

"I don't know what it's like not to reinvent," she said, "I'm just used to that."

Adriene Hill is a senior reporter for the public radio program "Marketplace."

A version of this article appears in print on March 25, 2014, on page F1 of the New York edition with the headline: The D.I.Y. Career.

© 2014 The New York Times Company