

Consumer Insights



Understanding Canada’s rapidly expanding gig workforce

The gig economy in Canada is not just a trend—it’s a transformative force reshaping the labor market. According to official data, nearly 6 percent of the Canadian population—or 2.4 million people—were engaged in gig work as of 2023.¹ However, other independent estimates have put the gig workforce as high as 22 percent in 2024,² an indication perhaps of the sector’s still evolving status as efforts to define it shift rapidly with new technologies and workplace norms. This shift represents a profound departure from traditional employment models as more workers opt for flexibility, autonomy, and a diverse range of opportunities. The gig economy is not only growing rapidly, but it also plays a crucial role in job creation by filling labor gaps and driving innovation. As this sector expands, it is clear that gig work is no longer a niche market but a cornerstone of Canada’s workforce, with distinct consumer behaviors and spending patterns as well as significant impacts on businesses and broader economic development.

Gig worker growth trends present opportunities for businesses

The proportion of gig workers in Canada has more than doubled over the past decade,³ driven by technological advancements, increasing demand for on-demand services, and a cultural shift toward valuing work-life balance and autonomy. Gig work is not confined to digital platforms such as ridesharing or food delivery services. It spans across various industries such as healthcare, education, marketing, technology, and even creative fields like art, writing, and photography. The growth of digital platforms has made it easier for workers to find flexible opportunities across diverse fields. (See: [App-enabled work is no longer just a gig: the global economic implications.](#)) The gig economy’s advantages are not limited to workers—businesses are also benefiting. Companies are leveraging gig workers to fulfill specific tasks, reduce overhead costs, and adapt to fluctuating demand. The flexibility of the gig economy enables businesses to scale their workforce efficiently without the traditional long-term commitments.

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Key Points:



Canada’s gig workers have doubled over the last decade, making up as much as 22 percent of the workforce in 2024



On average, full-time gig workers spend 11 percent more per month compared to Canadian consumers overall



Gen Z and boomers lead gig work participation

Who qualifies as a “gig worker”?

A gig worker earns income through temporary, flexible, or project-based work arrangements, either as an independent contractor or freelancer. They may operate through digital platforms, direct client relationships, or traditional contracting arrangements. The key distinction is that gig workers maintain autonomy in their work arrangements, operating without permanent employment status regardless of whether they find work through digital platforms, personal networks, or traditional contracting channels.





Canada’s gig workers: A growing consumer segment

As the ranks of gig workers expand, certain demographic characteristics, consumer behaviors and financial preferences unique to this group are beginning to emerge across Canada, according to a new survey of Canadian gig workers from Visa Business and Economic Insights (VBEI), October 2024.

Geographical distribution of gig workers and differences between regions

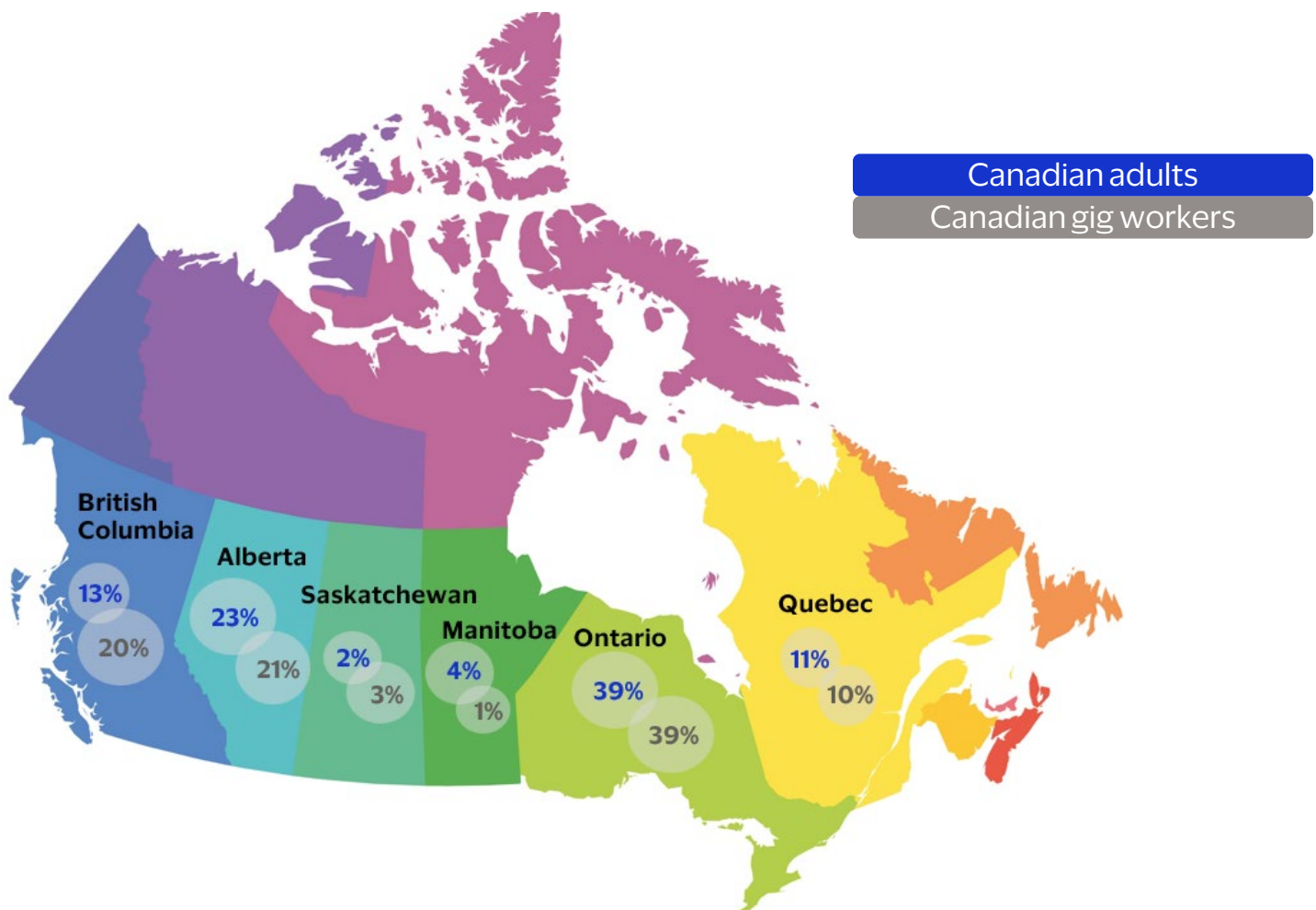
The distribution of gig workers is not uniform across the country, with certain provinces demonstrating a higher concentration due to urbanization, technological infrastructure, and industry demands. In less urbanized regions, such as the Atlantic provinces, the gig work participation rate tends to be lower, according to the VBEI survey (Fig. 1). However, it is also growing, particularly in sectors like agriculture, tourism, and customer service.

British Columbia stands out as the province with the highest concentration of gig workers compared to its share of the total population. The province’s urban population, particularly in Vancouver, is conducive to gig economy platforms like Uber, DoorDash, and freelancing websites. The tech industry’s growth in British Columbia and proximity to the high-tech hub of Seattle also contribute to an increased demand for tech-related gig work.

Ontario and Quebec, with their large urban centers of Toronto and Montreal, have the highest concentrations of gig workers overall. However, the survey also suggests that the gig economy is growing rapidly in rural parts of these regions as well, where individuals seek additional income opportunities or flexible work arrangements that traditional jobs do not offer.

Fig. 1: Gig work is prevalent in Canada’s urban centers

Shares of overall adult population and overall gig worker population in Canada, by province





Gig workers by age group

Demographic analysis of Canada’s gig workers reveals that gig work attracts members of all age groups. Certain cohorts, though, including Gen Z (23 percent) and baby boomers (18 percent) show higher participation rates (Fig. 2).

Relatively new entrants to the workforce, **Gen Z (18–25)** is increasingly drawn to gig work’s flexibility and potential for autonomy. Many are balancing gig work with education, seeking income while maintaining control over their schedules. They are also highly engaged with technology, which makes them more likely to turn to digital platforms to find work.

An often-overlooked demographic when discussing the gig economy, **baby boomers (60–75)** have also embraced gig work. Most are using gig platforms to supplement retirement income or to stay active in the workforce longer. Flexibility is particularly appealing to this age group, as it allows them to work without the physical demands or time constraints of traditional full-time employment.

Fig. 2: Gen Z and baby boomers have high shares of participation in the gig economy



Source: Visa Business and Economic Insights Canada Gig Workers Survey, October 2024

Income and household characteristics of gig workers

While gig work offers flexibility, many workers still earn modest incomes. According to the VBEI survey, approximately 40 percent of gig workers report earning less than \$50,000 annually, in stark contrast to traditional full-time employees who typically earn more with benefits. However, higher earning opportunities exist for those who participate in gig work full-time or in specialized fields, including consulting, technology, and healthcare. These workers tend to earn significantly more than those in entry-level or lower-skill gig jobs. Gig work in creative fields such as writing, design, or photography can also generate high incomes, depending on experience and portfolio.

Gig work income can also vary significantly across seasons, especially for workers in the tourism or retail sectors. This irregular income often requires them to budget carefully, save for lean periods, and sometimes supplement their earnings with multiple gigs or side hustles.

A higher percentage of gig workers (40 percent) live in two-person households compared to the total population (28 percent), which means they likely share financial responsibilities. This dual-income household structure helps mitigate the volatility of gig work income, allowing gig workers to benefit from the flexibility of their work while relying on other sources for financial stability.

Gig workers' attitudes toward life and financial planning

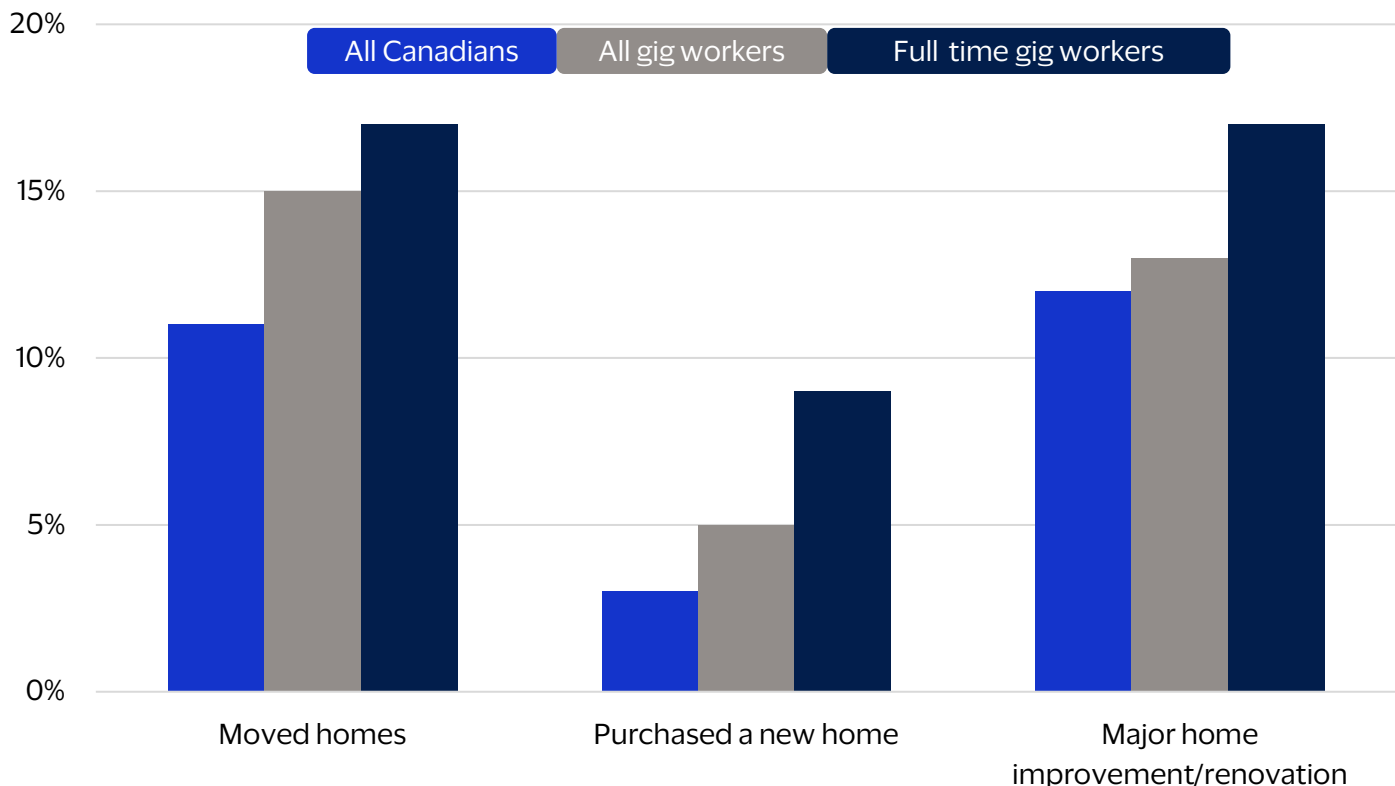
Gig workers generally exhibit greater optimism about their present and future compared to traditional employees, according to the VBEI survey results. Many see gig work as a means to gain greater control over their lives, allowing them to pursue varied interests and career paths, and travel or even relocate without the constraints of traditional employment. This optimism is further amplified by the professional independence that gig work offers, which enables workers to design their own schedules and take on projects that align with their passions. Workers are not beholden to a single employer, and this autonomy fosters a more positive outlook on their professional futures, even amid financial uncertainty.

This independence carries over into gig workers' financial decisions. Gig workers tend to adopt more strategic financial habits, especially when managing fluctuations in income. They are more likely to create personal budgets, save for unexpected expenses, and engage in long-term financial planning. This stands in contrast with traditional employees, who may have more predictable salaries and benefits but fewer incentives to engage in detailed financial management. Many also seek to diversify their income streams through financial investments. Real estate has become a key area of investment for full-time gig workers (Fig. 3), particularly in major urban centers where property values are rising. This aligns with a broader trend of gig workers seeking alternative ways to build wealth outside of traditional employment-based retirement plans.

Gig workers often exhibit a strong desire for personal growth, improving their skills through online courses, networking, and varied work opportunities. This drive for self-improvement enhances their adaptability and resilience in the ever-changing gig economy.

Fig. 3: Full-time gig workers tend to be more mobile and engaged in real estate investment

Question: Which, if any, of the following have happened in the last 12 months?



Source: Visa Business and Economic Insights Canada Gig Workers Survey, October 2024



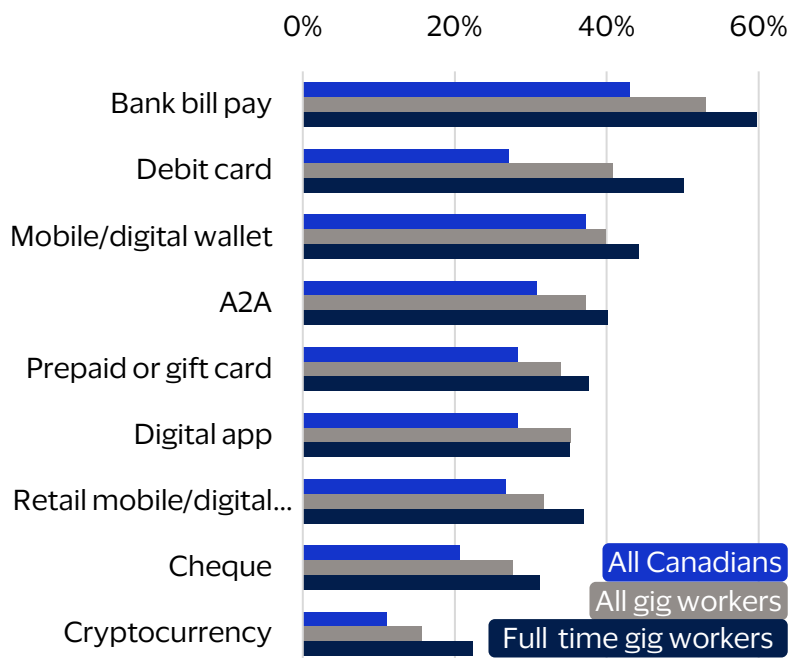
Gig worker spending patterns and payment preferences

Gig workers show distinct payment preferences that reflect both how they earn and manage their money. For example, they are more likely to use bill pay and debit cards than other methods, viewing them as convenient and reliable ways to manage their finances (Fig. 4). While credit cards are the most popular choice among Canadian consumers overall, gig workers' higher debit card usage relative to the general population likely stems from the immediate access to funds they receive through push-to-card payments from gig platforms. This real-time payment structure appears to create a ripple effect, with gig workers more likely to use their debit cards for daily transactions—maintaining a continuous flow of digital money from earning to spending. For financial institutions, this presents an opportunity for issuers to design targeted debit products that complement the instant payment infrastructure of the gig economy, particularly as more platforms adopt push-payment technologies.

Full-time gig workers are major consumer spending drivers, with a monthly average spend of \$2,837 in comparison to \$2,540 for Canadians overall (Fig. 5). They also tend to allocate a larger portion of their income to discretionary spending, according to the VBEI survey, including **personal care, fashion, electronics, and investments in their gig business**. Gig workers are more deliberate about their spending, preferring purchases that reflect their lifestyle or help expand their business while supporting self-care needs. Many gig workers also spend a significant portion of their income on experiences that allow them to enjoy the benefits of their flexible schedules, such as travel, entertainment, and dining out.

As gig work expands beyond ride-sharing and delivery into professional services, healthcare, and education, the implications for Canada's payments industry are significant. When gig workers earn more, they spend more (Fig. 5). Gig workers' spending velocity, combined with their preference for digital transactions, is accelerating the move toward a more dynamic, real-time payment ecosystem.

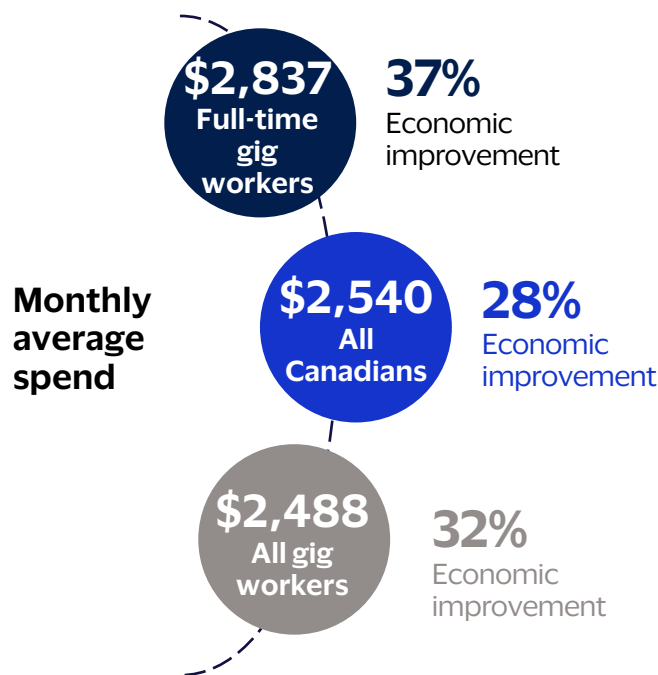
Fig. 4: Gig workers gravitate toward debit and bill pay when choosing a payment method



Note: No significant differences were found in consumer preferences for using credit; thus, this data is not shown. Source: Visa Business and Economic Insights Canada Gig Workers Survey, October 2024

Fig. 5: Full-time gig workers punch above their weight nationally

Question: What factors would encourage you to spend more? (percent citing economic improvement as a factor)



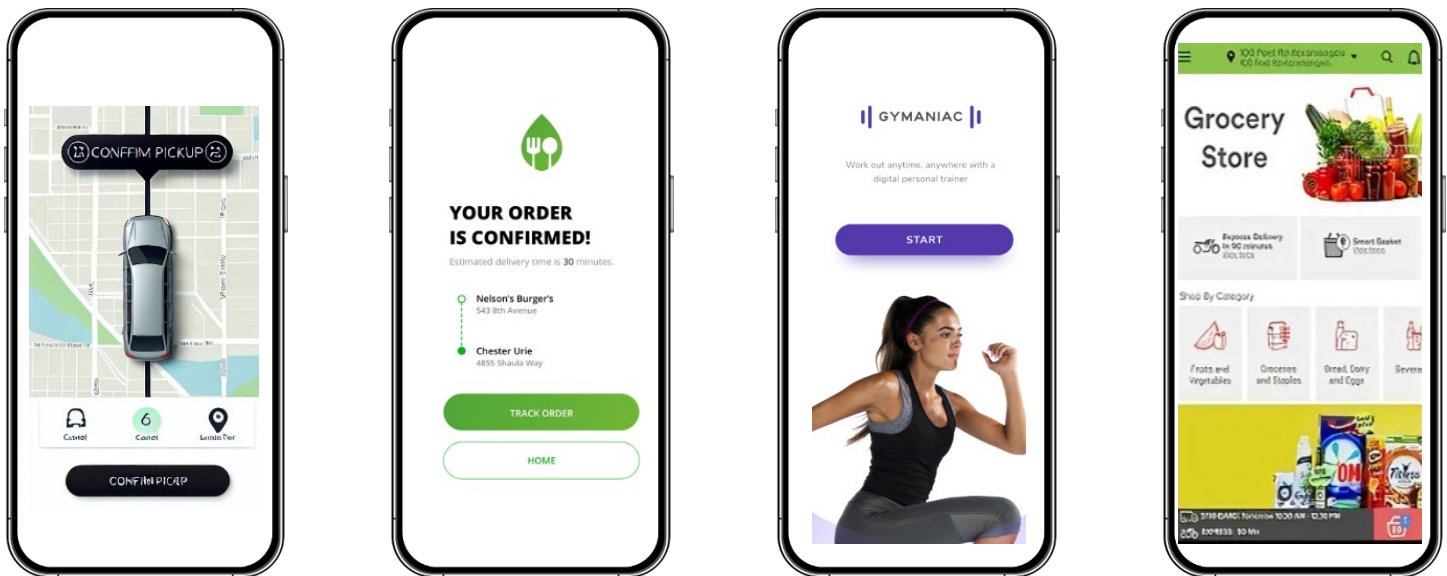
Source: Visa Business and Economic Insights Canada Gig Workers Survey, October 2024



Canadian merchants and financial institutions can leverage gig worker trends to grow their business

For financial institutions and merchants, gig workforce trends present both an opportunity and an imperative. The gig economy isn't just creating more transactions, it's creating different kinds of transactions, with different rhythms and requirements. Success in this evolving landscape will depend on understanding and adapting to these new patterns of earning, spending, and moving money.

The gig economy is poised for continued growth as Gen Z and baby boomers increasingly seek additional income sources, greater independence, and work flexibility. In addition to gig workers' strong preferences for digital payment solutions, their tendency to manage multiple income streams also translates into greater engagement with financial services and higher adoption rates of digital banking tools. As digital platforms become more deeply integrated into daily life, merchants and financial institutions that adapt their services to meet these unique behavioral patterns will be better positioned to capture value from this rapidly expanding segment of the Canadian workforce.



Footnotes

1. Hardy, V. (March 2024). Defining and measuring the gig economy using survey data. Statistics Canada. <https://www150.statcan.gc.ca/n1/daily-quotidien/240304/dq240304b-eng.htm>
2. Behind the Gig: Securian Canada Insights. (October 2024). Securian Canada.
3. What we heard: Developing greater labour protections for gig workers. (March 2023). Employment and Social Development Canada. <https://www.canada.ca/en/employment-social-development/corporate/portfolio/labour/programs/labour-standards/reports/gig-workers-what-we-heard.html>



Accessibility notes

Figure 1: A map of Canada chart shows the shares of the overall adult population and the overall gig worker population in Canada by province. The chart highlights the concentration of gig workers in British Columbia, Ontario, and Quebec. British Columbia: All Canadians: 13%, All gig workers: 20%, Ontario: All Canadians: 39%, All gig workers: 39%, Quebec: All Canadians: 23%, All gig workers: 21%, Alberta: All Canadians: 11%, All gig workers: 10%

Figure 2: A chart compares the participation rates of various age groups in the gig economy, specifically focusing on Gen Z and baby boomers. Gen Z (18-25): 23%, boomers (60-75): 18%

Figure 3: A bar chart compares the percentage of all Canadians, all gig workers, and full-time gig workers who have moved homes, purchased a new home, or made major home improvements/renovations in the last 12 months. Moved homes: All Canadians: 5%, All gig workers: 10%, Full-time gig workers: 20%, Purchased a new home: All Canadians: 5%, All gig workers: 5%, Full-time gig workers: 10%, Major home improvement/renovation: All Canadians: 5%, All gig workers: 10%, Full-time gig workers: 15%

Figure 4: A bar chart illustrates the payment methods preferred by gig workers compared to the general population, emphasizing higher usage of bill pay and debit cards among gig workers. Bank Bill Pay: All Canadians: 30%, All gig workers: 40%, Full-time gig workers: 50%, Debit Card: All Canadians: 35%, All gig workers: 45%, Full-time gig workers: 55%, Mobile/Digital Wallet: All Canadians: 20%, All gig workers: 25%, Full-time gig workers: 30%, Account-to-Account (A2A): All Canadians: 10%, All gig workers: 15%, Full-time gig workers: 20%, Prepaid or Gift Card: All Canadians: 15%, All gig workers: 20%, Full-time gig workers: 25%, Digital App: All Canadians: 5%, All gig workers: 10%, Full-time gig workers: 15%, Retail Mobile/Digital Wallet: All Canadians: 10%, All gig workers: 15%, Full-time gig workers: 20%, Cheque: All Canadians: 5%, All gig workers: 5%, Full-time gig workers: 5%, Cryptocurrency: All Canadians: 2%, All gig workers: 3%, Full-time gig workers: 4%

Figure 5: A bubble chart compares the monthly average spend and the percentage citing economic improvement as a factor to spend more among full-time gig workers, all gig workers, and all Canadians. Monthly average spend: Full-time gig workers: \$2,837, All Canadians: \$2,540, All gig workers: \$2,488, Percentage citing economic improvement as a factor: Full-time gig workers: 37%, All Canadians: 28%, All gig workers: 32%



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