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RESEARCH SUMMARY

The Economic Importance of Flexible Income: Evidence from a Survey of App-Based Workers

This study analyzes a weighted survey of 2,705 active Instacart workers (referred to as "shoppers" throughout the study) fielded in February 2026 and linked to administrative records on Instacart platform engagement. The results show that the vast majority of shoppers use Instacart for relatively few hours a week and as a supplemental source of income, but it often plays a meaningful role in workers' lives. For many shoppers, Instacart provides a flexible way to add income around existing jobs, caregiving responsibilities, retirement transitions, and other constraints that standard employment does not readily accommodate. Rather than replacing traditional employment, Instacart is often layered onto broader work and income portfolios, and for the majority of shoppers, the closest substitute is another flexible arrangement rather than a traditional job with regular hours.

The survey's key findings are as follows:

- **Shoppers use Instacart for relatively few hours per week.** Across the sample, 85.7 percent of shoppers average fewer than 10 active Instacart hours per week, while only 2.5 percent average 25 or more hours per week. The median shopper averages 2.1 hours per week.
- **Shoppers differ demographically from the broader US workforce.** Instacart shoppers are disproportionately female (61.5 percent), more likely to have children in the household (50.0 percent), and more likely to be of prime working age—25 to 54 (77.5 percent)—than the broader US workforce. Most shoppers report having health insurance (80.8 percent).
- **For most shoppers, a regular-hours job is not a close substitute.** If Instacart income were no longer available, 71.4 percent of all shoppers say they would look for another gig or platform job, suggesting that many would seek to replace Instacart with another flexible work arrangement. Moreover, 87.4 percent say Instacart allows them to work hours that a traditional job typically would not offer. The most common reasons shoppers give are that traditional jobs have fixed schedules that do not work for them (39.6 percent), they have family responsibilities (32.6 percent), or they need to work very short or irregular shifts (26.9 percent). These patterns suggest that policies reducing access to flexible platform work would not necessarily shift shoppers into traditional employment: Many would seek another flexible arrangement, while some might not replace the work at all.
- **Instacart is an important source of flexible supplemental income.** Approximately 93.6 percent of shoppers are supplemental earners, a term we use to describe shoppers who self-report Instacart as supplemental work and average fewer than 10 active Instacart hours per week. Among them, 67.0 percent currently hold a traditional job, 48.8 percent work at least 31 hours per week at other jobs, and only 5.5 percent report Instacart as their sole income source. If Instacart income were no longer available, 73.4 percent of supplemental earners say they would seek another gig or platform job. For

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supplemental earners, Instacart adds flexible income around existing jobs, income sources, and personal obligations rather than replacing traditional employment.

- **Supplemental income is economically meaningful.** Among supplemental earners, 51.9 percent say losing Instacart income would make it at least somewhat difficult to cover expenses. The income is often used for ordinary household expenses: 64.0 percent report using it for food, housing, transportation, health expenses, or childcare and education, while 47.0 percent use it for debt payments, savings, emergency funds, or other forms of financial resilience.
- **Instacart income exists within broader household income portfolios.** The majority of all shoppers reported income from outside Instacart (83.1 percent), most commonly wage or salary income from a traditional job. Only 16.9 percent identified Instacart as their sole reported income source. Among this group, a majority lived with another income contributor—usually a spouse, partner, or family member—and 29.0 percent had at least one child under age six. These patterns underscore the potential role of flexible platform work for households managing caregiving responsibilities, which is discussed in greater detail throughout this study.
- **Instacart generally supplements rather than replaces traditional employment.** Among shoppers who held a traditional job before joining Instacart, 62.7 percent still hold one today; this number rises to 77.6 percent among supplemental earners, suggesting that Instacart typically complements traditional employment rather than replacing it.
- **Flexible platform work may expand labor-market participation for mothers and caregivers.** Women with children were more likely than other groups to have been stay-at-home parents or caregivers before joining Instacart. Among shoppers who do not currently hold a traditional job, 44.6 percent of women with children say that family, school, or health circumstances make traditional jobs difficult, compared with 21.1 percent of women without children. This pattern supports a labor-market-expansion interpretation for a meaningful subset of mothers and caregivers. For these workers, the relevant counterfactual may not be a traditional job with a less flexible schedule, but fewer hours of paid work, greater difficulty sustaining paid work, or no additional earnings at all. For some mothers and caregivers, Instacart may expand the set of feasible earning opportunities.
- **For older shoppers, Instacart complements retirement income.** Among shoppers ages 65 and older, only 20.5 percent currently hold a traditional job, while 55.0 percent report being retired, and 71.0 percent report income from retirement savings, Social Security, veterans' benefits, or disability programs outside Instacart. In addition, 63.8 percent—the highest share of any age group—say they would seek replacement work only if it offered the same flexibility as Instacart. For many older shoppers, platform work appears to provide a flexible earned-income supplement alongside retirement or other nonwork income, rather than serving as a conventional job replacement.

Overall, the survey findings suggest that platform work serves different functions for different workers and that most shoppers value Instacart not simply as a source of income, but as a flexible way to earn income around existing jobs, responsibilities, and personal constraints.