

2017

Crafting the future of work: the big impact of microbusinesses



Etsy

2017 Seller census report

Etsy is a global creative commerce platform that builds markets, services, and economic opportunities for creative entrepreneurs. Within Etsy markets, millions of people around the world connect, both online and offline, to make, sell, and buy unique goods. We believe that we're creating a new economy—the Etsy Economy—that is powered by the spirit and passion of millions of creative entrepreneurs.

Our 2016 survey of Etsy sellers in the United States, coupled with ongoing interactions with our seller community, bring to light a nuanced look at the changing nature of work. The global economy is shifting in ways that make it easier for anyone with an idea and an internet connection to start and grow a global business. Today, more people than ever work independently, combine income from multiple sources, and pursue work they are passionate about.¹

Powered by technology, these fundamental shifts allow for the emergence of the unlikeliest of entrepreneurs to truly transform not only the way we work, but our basic assumptions about what it means to start and run a business. Certainly, small businesses garner plenty of attention, but microbusinesses (those with under ten employees) have very different challenges from even a ten- or fifty-person business that often go unnoticed.

While individually their businesses may be small, together these microbusinesses represent significant economic and societal impact. By understanding Etsy sellers' motivations and challenges, we can craft policies, programs, and products that better prepare us for the future of work and entrepreneurship in the US.

Etsy sellers challenge conventional notions of entrepreneurship. Most Etsy sellers are women (87%), and they're more likely to be younger than the typical business owner. More than half are operating microbusinesses for the first time on Etsy, and many (28%) live in rural communities.

Etsy sellers want to achieve success on their own terms. Most Etsy sellers (74%) consider their shop to be a business, yet they don't conform to typical stereotypes of mom-and-pop shops. In their microbusiness operations, Etsy sellers prioritize flexibility and creativity in addition to the bottom line.

They may be microbusinesses, but they create meaningful economic impact. For 32% of Etsy sellers, their creative business, both on and off Etsy, is their sole occupation. For the rest, their creative business supplements income from other jobs or sources, and supports local manufacturing and retail partners.

Etsy sellers represent larger changes in the economy. Today, more people than ever are choosing to work outside of the traditional full-time employment model and combine income from multiple sources.² The majority of Etsy sellers (53%) work independently, and only 32% have traditional full-time jobs.

Etsy sellers' experiences shed light on the challenges of the new economy. As internet-enabled microbusinesses, Etsy sellers face unique challenges that, while common among independent workers and the self-employed, differ from small businesses who may have up to 500 employees.

It's time to support the microbusinesses who are driving the new economy. Policymakers can help by supporting the issues that matter most to micro-businesses, and enable the broader creative economy to flourish.

Crafting the future of work: the big impact of microbusinesses

Etsy sellers challenge conventional notions of entrepreneurship, and don't conform to traditional images evoked by terms like **startup**, **business owner**, and **entrepreneur**. Instead of the conventional notion of a startup—a tech company in a coastal city—or Main Street business owner, Etsy sellers are tech-enabled micro-businesses, crafting a new face of entrepreneurship.

Most Etsy sellers are women. In the U.S., 87% of Etsy sellers identify as women, which is in stark comparison to only 33% of business owners nationally,³ and 51% of the independent workforce who identify as women.⁴

87%
of Etsy sellers are women

In the U.S., the median age of business owners is a little over 50 years old.⁵ The median age of an Etsy seller is 37, two years younger than the median age reported in our 2015 seller census. In fact, an Etsy seller is nearly three times more likely to be younger than 35 than other U.S. business owners, and 63% of Etsy sellers are under the age of 45, compared to only 40% of other U.S. business owners.⁶

Etsy enables creative entrepreneurs in remote areas to connect with buyers all over the world. Nationwide, 28% of Etsy sellers live in rural areas, compared to 17% of U.S. non-farm business owners.⁷

Etsy has long functioned as an on-ramp to entrepreneurship by creating opportunities for many people who might not have started a business otherwise. For 53% of Etsy sellers, Etsy was the first place they sold their goods. Among Etsy sellers with children at home, this number is 56%. More than two-thirds of the youngest cohort of Etsy sellers (18-24 years old), reported selling their goods on Etsy first. These young, creative entrepreneurs are coming of age in a borderless world where traditional barriers to launching a business are greatly reduced, and more would-be entrepreneurs get their start online.

These creative entrepreneurs gravitate toward Etsy because, as a platform, Etsy has minimized many of the inherent risks associated with starting a business, and in doing so, has allowed creative entrepreneurs to start and grow businesses on their own terms.

KEY DEMOGRAPHICS	ETSY SELLERS	BUSINESS OWNERS	GENERAL POPULATION ⁸
Median age (years)	37	50	38
Gender (% women)	87	33	51
Education (% college grad or more)	59	39 ⁹	30
Rural (%)	28	17	18 ¹⁰

Etsy sellers want to achieve success on their own terms.

While most Etsy sellers (74%) consider their shop a business, they don't conform to typical stereotypes of mom-and-pop shops on Main Street. Most Etsy sellers (77%) are businesses of one, and 97% operate out of their homes. Two-thirds of these Etsy sellers prefer to run their creative businesses from home, rather than seek a larger production space.

77%
are businesses of one

Etsy sellers are motivated to start their businesses for both financial and non-financial reasons. For 51% of Etsy sellers, a financial challenge contributed to their decision to start a creative business, but 67% said they were motivated to start their business as a creative outlet. Other motivations included doing something they enjoy with their spare time (65%), and doing work that allows them to have a flexible schedule (43%). These findings conform with broader trends among microbusinesses: the majority of US nonemployer firms cite being their own boss as the main reason for starting their business.¹¹

Etsy sellers also define success differently. The majority (81%) of sellers want

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Dani Chavez

Boulder, CO

etsy.com/shop/thegemmary

Starting your own business is very intimidating, especially if you are someone who never entertained the notion before. I decided to use Etsy because of how straightforward and easy it was. I love the community of sellers and how eager they are to help each other with advice and promotion. Etsy gave me the confidence to take a chance and I am so glad that I did.

Running a microbusiness fits my lifestyle very well. I work two days a week at a brick and mortar jewelry store, and devote the remaining time to taking care of the house and running my creative business. I love the flexibility in being able to create my own schedule and hours and that I am working towards my goals. Plus, the thrill of each sale never goes away! Success for me is to be completely self-employed and make a livable wage doing something I love.



Ryan Capers

Merrimack, NH

etsy.com/shop/lostelixir

I began selling soap on Etsy because it was an opportunity to put myself and my creative expression out there in the world, to be seen as an artisan, as a creator—as a person who is able to create something that expresses my values, and yet also yields a product that resonates with my customers as being something they themselves value. To me, that's pretty magical.

Running every aspect of my microbusiness is very challenging. Between working a full time day job and spending time with my three young daughters (and a beautiful wife of course), my “soap” usually happens once everything else completely winds down. Etsy has been instrumental in helping my business grow at a pace I am comfortable with and I can slowly grow my footprint at a pace I can feel in complete ownership over. It sounds crazy, but one of my biggest fears is not being able to keep up with demand and having a “runaway train” scenario, and Etsy makes that all possible.

My goal with this business was never to maximize margins, and edge out the competition—instead, I decided I was going to build this business largely to test a theory I had swirling around in my head: If I worked at something consistently with passion, and I focused on quality, customer service, and inspiration, amazing things would happen. So far, I am so happy with the continued progress this business has had in my life professionally and personally.

to grow, but three out of five sellers would not want to grow so big that they would need to hire more help.

Rather than growth for growth's sake, growth strategies reflect their unique ambitions. Etsy sellers rank launching a new product line or brand and purchasing new equipment as top goals for the next two years. Only 6% of sellers say they want to apply for a loan to expand their business.

In their microbusiness operations, Etsy sellers prioritize more than just the bottom line. Running a creative business contributes to the overall balance of Etsy sellers lives, with 68% maintaining that having a creative outlet helps keep them a happy person. The vast majority believe that running a socially and environmentally responsible creative business is important (87% and 88%, respectively). More than a third of Etsy sellers (34%) always know the country of origin of their raw materials, implying that they take an active interest in their supply chains. In this, Etsy sellers are a reflection of larger trends towards more socially responsible business, and offer an inspiring example of how to make both a living and a life.

They may be microbusinesses, but they create meaningful economic impact.

In 2016, Etsy sellers across the world generated \$2.8 billion in gross merchandise sales, which is more than the gross domestic product (GDP) of 29 other nations.¹² This represents the significant economic impact from the 1.7 million active Etsy sellers—primarily microbusinesses—that operate across the world.

Etsy sellers support themselves and their families with income from their creative business. For 32%, their creative business (both on and off of Etsy) is their sole occupation. In fact, Etsy sellers' creative businesses provide an important source of supplemental income, contributing 13%, on average, to total household income. Nearly half (49%) of sellers use this income to pay for necessary household expenses, including utility bills and rent.

Income from these creative businesses has a significant impact on individuals and families, and is valued differently during different stages of life. For example, Etsy sellers under the age of 35 are more likely to prioritize savings: 41% reported putting the income towards savings accounts, compared to 30% generally.

Beyond individual households, Etsy sellers contribute to the broader economy by creating jobs and supporting traditional manufacturing and retail business. Nearly a quarter of sellers (23%) have people (paid and

\$2.8B

in gross merchandise sales
generated by Etsy sellers
worldwide

unpaid) helping them with their creative business. Etsy sellers who focus on their creative business full-time and have help are more likely to have paid help with their shops (40% compared to 7% overall). The number of Etsy microbusinesses creating jobs is expected to grow, as 10% of Etsy sellers would like to hire additional paid staff in the next two years.

Creative microbusinesses are supporting manufacturing as well. More than one in five Etsy sellers used outside help to produce their items. These Etsy sellers are supporting production partners, 75% of whom were small operators.¹³

The majority (58%) of Etsy sellers promote or sell their goods in other venues, including in-person events like craft fairs and flea markets, trade shows, retail stores, and to friends and family. Seventeen percent of these sellers sell their wares through wholesale partners, infusing local flavor into larger channels. Only 4% of Etsy sellers currently sell their goods in a brick-and-mortar store they own or operate, but 20% of sellers hope to do so in the next five years.

99.9%
of all US counties
have Etsy sellers

Etsy sellers are contributing to sustainable local economies, from small towns to big cities, and have started and grown their businesses in 99.9% of all US counties. This is important, considering most of the net national increase in business establishments after the most recent recession stemmed from only 20 counties across the country—not surprisingly, from urban tech hubs like Los Angeles, Brooklyn, and Austin.¹⁴ In fact, less than a quarter of Etsy sellers are located in urban centers, with 28% running their business from a rural area and 48% from a suburban town.

This geographic diversity is a strength for local economic development. In the aftermath of the recession, three out of five counties saw more businesses close than open,¹⁵ but creative entrepreneurs have continued to open Etsy shops.

The economic impact generated by U.S. Etsy sellers reverberates beyond the United States, as 44% of Etsy sellers are international exporters. More than half (55%) of U.S. sellers who focus on their creative business as their sole occupation ship their wares internationally. In doing so, the economic impact of these Etsy sellers contributes to the global economy.

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Lauren Harkawik

Wilmington, VT

etsy.com/shop/writtenindetail

I'm a self-taught designer and have grown while getting to work with amazing clients from around the world for custom stationery. When my husband joined my shop a few years ago, our work really started to blossom. Now, our cards are in gift shops across the US, which is just an awesome feeling.

We left traditional jobs in New York City and moved to Vermont about six years ago. It was through that transition that we discovered our passions for design and illustration. Most people discover their artistic side, have success, and then quit their jobs, but we did it kind of backwards.

Over the past five years, Etsy has sometimes been our sole source of income. My husband is a filmmaker and I'm a freelance writer, and we pick up projects in those pursuits when we need to fill in gaps. We're lucky to be freelancers in that when our microbusiness is busy, we can focus fully on that, and when it's slow, we can transition back to those other sides of our professional lives.

Etsy sellers are emblematic of larger changes in the economy.

Today, more people than ever are choosing to work outside of the traditional full-time employment model and combine income from multiple sources. To be sure, there are some in the shifting economy that work independently out of necessity, yet the majority (72%) work independently by choice.¹⁶

A recent study by McKinsey showed that 27% of the U.S. workforce today consists of independent workers, combining income from multiple sources. The study further showed that one in six workers in traditional full-time employment would like to become primary independent earners.

In some ways, Etsy sellers are emblematic of these larger economic shifts. The majority (53%) are part of the independent workforce either through their creative business, other self-employment, or part-time or temporary work. Only 32% of Etsy sellers have traditional full-time jobs. Across the U.S., 11% of Etsy sellers are retirees, full-time caregivers, and students, all of whom benefit from the flexibility the nature of creative entrepreneurship offers.

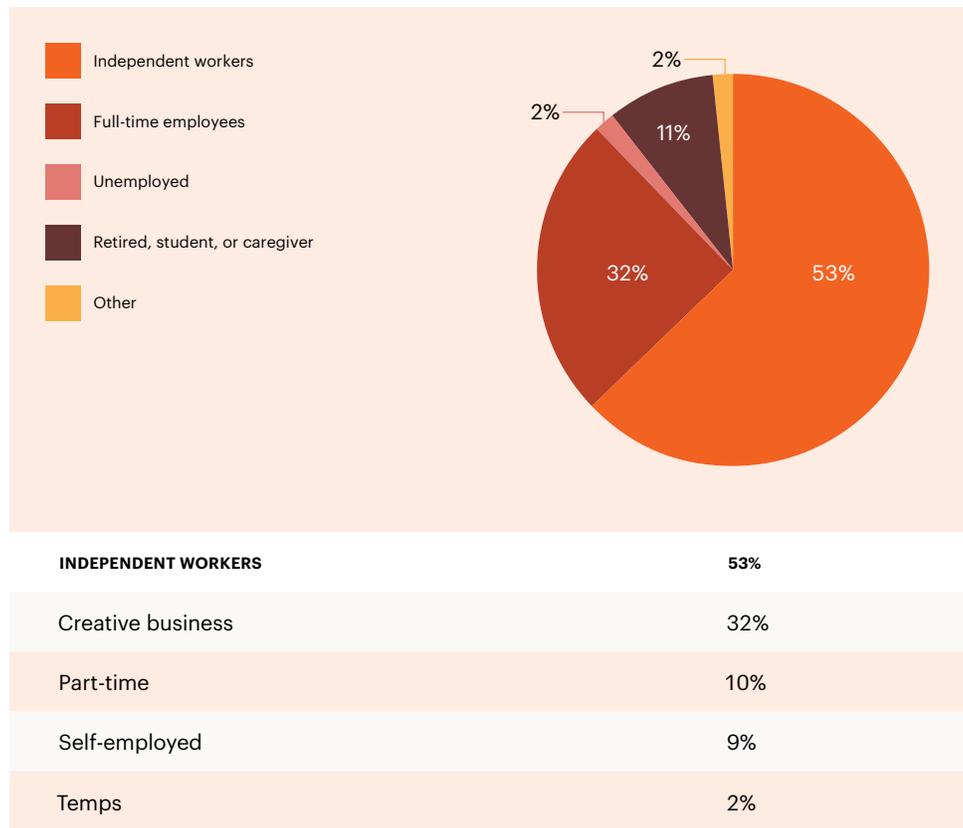
53%

are part of the independent workforce

Etsy sellers reflect larger economic trends toward diversified income streams and finding fulfillment in rewarding side work. In total, 52% of Etsy sellers have jobs outside of their creative businesses, and four out of five Etsy sellers are comfortable combining income from multiple sources.

According to the Federal Reserve, the percentage of people earning income from multiple sources jumped from 15% to 22% between 2014 and 2015,^{17 18} which we believe shows that independent work is on the rise. As work continues to shift, the ability to diversify income streams and generate supplemental income will become even more important.

**EMPLOYMENT AMONG
ETSY SELLERS**



Etsy sellers' experiences shed light on the challenges of the new economy.

As microbusinesses, Etsy sellers face unique challenges that, while common among independent workers and the self-employed, often differ from even a ten- or twenty-person small business.

Income volatility

While unpredictable income is widespread and affects more than just independent workers, Etsy sellers cite income volatility—predicting future

sales and dealing with inconsistent sales—as the top barrier to achieving their business goals. These month-to-month income fluctuations complicate the overall financial security of sellers who earn income outside of traditional full-time employment.

Without a steady paycheck, Etsy sellers must manage short-term income volatility over the course of the year. They also lack protection from more catastrophic income loss, which unemployment insurance provides for traditional workers. The need to manage income fluctuations also prevents many independent workers from saving for the future, through retirement savings vehicles or pre-tax spending accounts.

Access to benefits

Unlike traditional employees, Etsy sellers and other independent workers do not have the same access to a conventional safety net offering paid leave, unemployment protection, disability insurance, and worker’s compensation.

Paid family and sick leave are vital to the health of the economy. Yet, over one-fifth of Etsy sellers (22%) say they wouldn’t be able to take time off from their creative business for the birth or adoption of a child, and nearly a quarter (24%) say they wouldn’t be able to take time off for a long-term illness or injury. This figure jumps up significantly for top revenue grossing sellers, with 44% reporting they would not be able to take time off from their creative business for a long-term illness or injury.

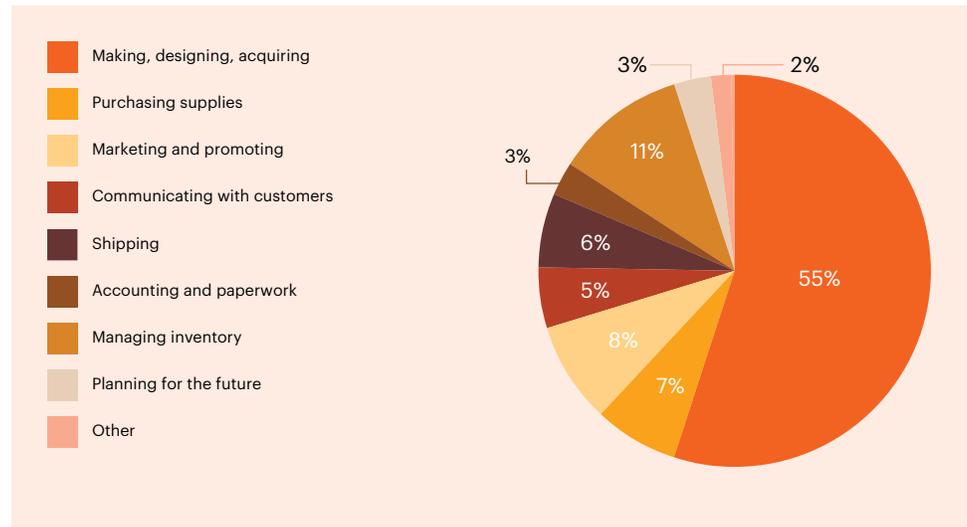
Etsy sellers benefit from a healthcare insurance system that offers access to coverage outside of the traditional employer-employee based structure. Sellers who focus on their creative business as their sole occupation tend to rely more heavily on non-employer-based coverage. Forty-one percent of Etsy sellers who focus on their creative business full time get their healthcare through a spouse or partner, compared to 31% of all sellers who are covered, and 39% are covered via state and federal exchanges and Medicare or Medicaid, as opposed to 25% of all sellers.

Overall, 85% of Etsy sellers report having health insurance, which is slightly below the total percentage of insured individuals across the country (89.5%).¹⁹ Unsurprisingly, those with health insurance tended to feel more financially secure than those who were uninsured.

Administrative burdens

Time is the scarcest resource for all entrepreneurs, but it’s especially valuable for Etsy sellers, many of whom manage every task related to their business. For roughly every hour an Etsy seller spends making or designing her products, she spends another hour on all the other aspects of running a creative business.

HOW AN ETSY SELLER SPENDS HER TIME



After income volatility, Etsy sellers rank tasks related to microbusiness management, like time management and expanding their creative business acumen, as the next biggest barriers to achieving their goals.

Etsy offers a wide range of Seller Services and tools that help creative entrepreneurs start, manage, and scale their microbusinesses. But cumbersome and confusing tax and regulatory structures still present administrative challenges that make it difficult for microbusinesses to focus on making.

International shipping

Etsy makes it possible for sellers to start exporting goods to other countries from the moment they open their shops. In fact, 30% of Etsy sales in 2016 were international (came from an Etsy seller or an Etsy buyer outside of the U.S.).²⁰ Sellers with customers in other countries report frustrations with understanding customs fees and tariffs (22%) and providing accurate tracking information (35%). Etsy sellers also worry about the differing consumer protection regulations that apply to some products in varying countries.

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Evenlight Eagles

Blowing Rock, NC

[etsy.com/shop/evenlight](https://www.etsy.com/shop/evenlight)

I've been a leather artisan for many years and did craft shows before opening my Etsy shop. I was never great with computers, but I knew I could make so many more sales if I had a way for people to find their way back to me when they weren't ready to purchase at the show.

I'm a self-employed single mom, and it took me a few years but I just made the leap this year to homeschooling my daughter. The flexibility that my creative business provides has a lot to do with that transition. Recently, I applied for some assistance from a local organization that helps micro-entrepreneurs like me with managing the less creative aspects of my business (like tax, bookkeeping, and management). Programs like these are important in building a strong people-based economy.

Success for me is being happy and having the freedom to live life to my own standards. Being a creative microbusiness owner is so fulfilling and allows me to spend quality time with my daughter. I'm actively building toward expansion and intend to grow my business to provide flexible family conscious employment for other local women.

It's time to support the microbusinesses who are driving the new economy.

As the economy continues to shift in ways that make independent work more commonplace and desirable, Etsy sellers' experiences should inform and shape our understanding of the future of work. Many Etsy sellers and independent makers are businesses of one, and face very different challenges from even a ten- or twenty-person company. Yet, most government programs for small businesses tend to be siloed and overlook the needs of these creative entrepreneurs, focusing instead on helping small businesses become big businesses by offering low-cost loans and assistance related to hiring employees or obtaining government contracts.

These services are important, but less relevant to a microbusiness owner who wants to increase her sales and improve the efficiency of her business operations. Many microbusiness owners define success on their own terms,

while helping their local economies grow. It is our hope that a deeper understanding of Etsy sellers' experiences will provide greater insight into the many opportunities policymakers have to support microbusinesses and the creative economy.

Portable benefits

Individuals working outside traditional employment face considerable challenges accessing affordable, group rate benefits like health insurance, retirement savings, disability, and unemployment insurance. According to a report from the US Department of the Treasury, one in five people insured through the healthcare exchange marketplaces are independent workers or self-employed.²¹ Similarly, full-time Etsy sellers are more likely to obtain health insurance outside of employer-based coverage, demonstrating that when you begin to separate benefits from employment, more people can pursue entrepreneurship.

We propose creating a single place to manage benefits, regardless of income source. For example, policymakers could create a Federal Benefits Portal, that would tie all benefits (retirement, health insurance, paid leave, tax-advantaged savings accounts, disability, etc.) to the individual, providing a single marketplace to view, choose, and pay for their benefits, regardless of where or how they earn income. Additionally, individuals need a simple, common way to fund those benefits. Although payroll has been a useful way to administer benefits, it excludes everyone working outside traditional employment. We propose using tax withholding as the universal means to administer benefits contributions, enabling both employees and 1099s to withhold their Social Security and Medicare taxes from their pay, as well as an additional percentage of pre-tax income to fund benefits.

Economic security

Managing periods of slow sales or unexpected income shocks can be difficult for microbusinesses who lack a consistent paycheck. Weathering this income volatility and building economic security is especially important to independent workers without the protection of unemployment insurance.

Policymakers can help to bolster overall economic security by investigating ways to manage both short-term income fluctuations and long-term catastrophic income loss. Microbusinesses need a universal, simple, and flexible approach to smoothing income over time, while ensuring they can pay bills when they're owed. Increasing access to more flexible tax advantaged savings accounts can help individuals smooth income over the course of the year, and expanding the Earned Income Tax Credit can provide an income floor to all working Americans.²²

Tax and regulatory simplification

Microbusinesses often struggle to learn about and comply with their tax

and regulatory obligations, yet are hungry to comply with rules. As businesses of one, the bookkeeping, accounting, and regulatory burdens fall on their shoulders.

Policymakers can help by considering the implications that any new administrative burdens would have on the smallest of businesses. Etsy sellers can be an instrumental voice in demonstrating the intricacies and nuances that accompany running a tech-enabled microbusiness, and their experiential knowledge can help shape a more streamlined tax system for all. Policymakers should also increase resources devoted to outreach and education, in order to save on enforcement efforts down the line.

International trade for microbusinesses

The internet has made it possible for creative entrepreneurs across the globe to connect with buyers who value their craftsmanship, but global trade laws and regulations have not kept pace with the rapid growth of peer-to-peer trade.

In trade policy negotiations ahead, policymakers should prioritize a universal, low-value customs exemption, and aim to harmonize customs, duties, and consumer protections to allow for microbusinesses to thrive. Policymakers should also make customs and duties information easily accessible—for example, through an open API—making it easier for microbusinesses to navigate existing rules and regulations.

Entrepreneurial skills and training for microbusinesses

Etsy sellers and makers often teach themselves their craft. While the majority of U.S. Etsy sellers are college educated, they often seek training to optimize their online shop, or expand their skill set in the new economy. Current workforce development programs rarely offer training and support for those looking to become self-employed, focusing exclusively on traditional job training and placement programs.

Policymakers should continue to expand the training and support services they provide to help more people to move into self-employment and experiment with microbusinesses. Governments could help microbusinesses start and grow by creating opportunities to connect with local consumers, providing access to space to make or sell goods, and offering educational resources and services that specifically target the needs of the self-employed. Workforce development programs should expand their offerings to include microbusiness support and training, ensuring these opportunities are available to the unemployed and underemployed.

Access to the internet

For the price of an internet connection, anyone can spread new ideas or start a business—even spark a new industry. It's this democratic access that makes the internet so revolutionary and allows Etsy sellers to compete with

much bigger and more established brands. It's what allows a microbusiness owner from a rural village to take pride in being an international exporter in her own right.

Policymakers should protect a free and open internet and the rules that allow any business, including microbusinesses, to compete on an even playing field online. Governments should also invest in broadband infrastructure that prioritizes rural access to the internet.

Methodology

A total of 4,497 Etsy sellers across six markets (the U.S., the U.K., Canada, Germany, France, and Australia) participated in an online interview from Nov 10 to Dec 5, 2016. Unless otherwise noted, the survey data in this report includes Etsy sellers in the United States only. The sample was taken from a database of sellers who had sold at least one item in the previous 12 months. Sellers from our database were randomly contacted and invited to take part in the survey via email. The survey was developed by Etsy and GfK, and the research and writing was conducted by Etsy.

End notes

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¹⁵ *Ibid.*

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¹⁷ Federal Reserve Board. *Report on the Economic Well-Being of U.S. Households in 2014*. 2015.

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²² Etsy. *Economic Security for the Gig Economy: A Social Safety Net that Works for Everyone Who Works*. 2016.

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