

SAIT Podcast: Why On-demand Labour Might Be the Best Gig Ever Episode 9

[00:00:00] **ANNCR:** The Best Careers You Never Knew Existed Podcast sparked by SAIT and co hosted by CITI. The podcast that helps you navigate jobs, learn about new careers and industries!

[00:00:12] **Lora:** Hi, I'm Lora. I'm director of product and learner success at SAIT.

[00:00:16] **Zach:** And I'm Zach, the founder of Careers in Technology Innovation. And today we're talking about gig work or portfolio careers.

[00:00:25] **Zach:** And we had Gail on who has been a portfolio careerist. I think she said over 15 years, 20 years, 20 years! It's a really fascinating conversation, if you're considering diversifying your career, creating some more flexibility and thinking about non traditional work.

[00:00:40] **Lora:** Make sure you stick around for resources and advice after the podcast.

[00:00:44] **Zach:** I hope you enjoy our conversation.

[00:00:46] **ANNCR:** Now, here's a career you never knew existed.

[00:00:50] **Zach:** Hi, Gail. Thank you so much for coming today. Would you like to introduce yourself to our audience?

[00:00:55] **Gail:** Yes. So, my name is Gail Kastning and I'm a certified career strategist. And a fun fact about me is that right now I share an office space with three little pigs.

[00:01:05] **Zach:** Three little pigs.

[00:01:07] **Gail:** Yes, I inherited three little pigs.

[00:01:08] **Zach:** Oh, actual pigs.

[00:01:09] **Gail:** Well, they're not real pigs, but they're, they're guinea pigs. So, I share an office space with three little guinea pigs that belong to my daughter. So, when you see me in my office space virtually, they're, if I just sort of shift my camera a little bit, you will also see three little pigs.

[00:01:28] **Zach:** Is that one of your gigs is, pig care?

[00:01:32] **Gail:** No, pig care is not at the top of my list for, for gig work at this time.

[00:01:37] **Zach:** We're here to talk about gig work. So, let's talk about how did you get into gig work?

[00:01:41] **Gail:** Well, it depends on probably what your definition of gig work is, because my definition of gig work.

[00:01:47] **Zach:** Yes. Let's start there. What is gig work?

[00:01:49] **Gail:** Well, gig work is on demand work. It has three classifications right now, and one of those classifications is on demand labor as an employee. One would be you're an independent worker, such as a freelancer, contractor, or consultant. And then another one which I sort of throw into that mix is you could also be a portfolio careerist who has multiple different gigs.

[00:02:14] **Gail:** So that means that you start income streaming around gig work.

[00:02:18] **Zach:** So essentially almost anything outside of traditional full-time employment?

[00:02:22] **Gail:** Like gig kind of... is defined as on demand labor.

[00:02:27] **Zach:** What do you mean by on demand?

[00:02:27] **Gail:** So, you are working in a situation where when there's a demand, you have work to do, and when there's no demand anymore, you no longer have the work.

[00:02:38] **Gail:** So, it differs from traditional work in that traditional work, typically you have a longer commitment, like you have a permanent full time position and, and the commitment between the employer and the employee is longer. And with gig work, it could be task-based work. And so that would also fall underneath that category where the work is, you have a task to perform, or if it is a longer project-based work, then you might have a longer period of time where you are performing multiple different tasks for somebody.

[00:03:10] **Gail:** Yeah. So, it's kind of classified like that. So, if you mean, have I had a casual job where I come in and I just work casually, I would have had that type of gig work when I was 18.

[00:03:22] **Zach:** Okay. So tell us a little bit more about your first opportunities in gig work and some of the different activities you've done in gig work since then.

[00:03:31] **Gail:** So, because I've changed careers three times, I would say my first professional kick at the can with gig work was when I was a teacher. So, I graduated from a teaching degree, and there were not a lot of full time permanent opportunities, and I don't know if you know a lot about that industry, but typically people get their start as a substitute teacher.

[00:03:53] **Gail:** So, substitute teachers are really gig workers when you classify them. They don't have a permanent full time position yet and a lot of the time to break into that industry, you've got to do substitute job and then you might get offered like a six month contract or something after that. And then if you're lucky, you may be at some point get offered a full-time permanent position.

[00:04:15] **Gail:** So, when I graduated, I would say that that was a long time ago. But when I graduated... I graduated into a recession and there was just not a lot of full-time permanent jobs. So, I actually started a portfolio career and I had, I think, three or four jobs. And one of them was substitute teaching.

[00:04:34] **Lora:** What are the other types of work that you've done? Now I'm curious.

[00:04:36] **Gail:** So, I graduated from high school and I became, I went to school to become a legal office administrator. So, I worked in law for two years and then I realized that this was not for me, and I decided to move out of that and I went back to school and spent five years studying to become a teacher. And then I taught for 15 years.

[00:04:59] **Zach:** Very cool. I found it really interesting that you said, lucky to get a full-time role, but I imagine people that really embrace gig work getting a full time role might not be as something as attractive. What are some characteristics around certain people that really can embrace gig work?

[00:05:15] **Gail:** What I'm noticing, right now is that people are either hopping into gig work out of necessity or out of choice. So there seems to be two types of folks that out of necessity would be the people who are like their industry, for example, has made a shift to hiring independent workers, for example. So, an example would be what I'm seeing in the market right now can be like a track hoe operator, for example.

[00:05:43] **Gail:** Who used to get hired per project, but as an employee, full time, permanent, and in between projects, the employer would just keep them. And even though there might be like a lot of downturn or downtime between projects, the employer would just continue to keep that person. And now I'm starting to see shifts where, like, a track hoe operator might come to me and say, like, in between projects, I have no work.

[00:06:07] **Gail:** So, they're either laid off in between projects, and they're just hired as employees on contract for that period of time, or they're being asked to become independent

workers. and become self employed and have a GST number and an incorporated business. And then they get hired on projects and they have to look for their own projects.

[00:06:28] **Gail:** So, they're hired in some cases by multiple different companies. So that would be somebody that is maybe not forced into it, but out of necessity starts to move that direction because they realize that if all employers start changing over to contract workers, then I have to as well. So, there's that.

[00:06:48] **Gail:** So, they're switching out of necessity, and I've seen that also in the media world as well, where there's a lot more reporters and videographers who are now not hired full time permanent. They're hired more as contractors.

[00:07:01] **Zach:** We see a lot of that also in the world of IT in particular. And a lot of contractors actually are employed or at least they're paid through the recruiting firms. Do you see that?

[00:07:13] **Gail:** Absolutely. So, in some cases, there might be kind of like an in house third party. And in other cases, there might actually be kind of like a matchmaking agency that is matching businesses to the talent and then the talent in a sense, oftentimes your contract in that case is with that third party person, but you might be sent out to businesses to perform whatever tasks they're asking you to perform.

[00:07:39] **Gail:** So, yeah, going back to your question about necessity and choice. There's others like myself who we do this out of choice.

[00:07:46] **Zach:** And why that choice?

[00:07:47] **Gail:** A lot of folks I'm noticing the choice is out of flexibility and freedom. So, they're, for whatever reason, possibly their personality is better suited to that style of working and they don't really fit into a traditional structure.

[00:08:02] **Gail:** And then in other cases, it's personal, so they might have kids that they're caring for or an elderly parent or something that they're caring for. In some cases, I've had folks who are, they have been ill and they have maybe a chronic illness, and so because of that chronic illness, it's kind of preventing them from going back to work full time 40 hours a week, and so they choose to do contract work or something of that nature, freelancing in order to be able to manage their health better.

[00:08:31] **Lora:** So how do you manage the ups and downs of nontraditional work? I imagine there's flexibility, but there's probably also a little bit of uncertainty. How do you manage that as a nontraditional worker?

[00:08:41] **Gail:** So, the uncertainty side of this is, uh, it really depends on how you have yourself structured.

[00:08:48] **Gail:** So, a lot of the time when I'm talking to people or mentoring them in this area, then we do a lot of conversations around, why are you doing this? Like you really need to understand why you're doing this. That's a huge part of it. And the second part of it is, and people don't like to hear this, but you have to run your numbers.

[00:09:05] **Gail:** Like you really need to start looking at finances differently because traditional workers, they know for the period of time that they're in relationship with an organization that they've got money coming in every month. And if you're a project-based worker or a task based worker, then your financial situation looks more like it's a startup entrepreneurial situation.

[00:09:25] **Gail:** In some cases to start up, you are a startup entrepreneurial person in the way your finances are going to be for the first little while. So, it's very similar to starting a business, so you have to prepare for that if you can, and then you've got to run your numbers. You really

need to understand your base of what you can live on and what your household finances are going to be, and then from there you start income streaming.

[00:09:50] **Gail:** Like folks like myself, we start income streaming.

[00:09:51] **Lora:** What do you mean by income streaming?

[00:09:52] **Gail:** So, I'm a portfolio careerist, so I've been a portfolio careerist for over 20 years. And so, what that means is that I prefer to have, uh, multiple income streams coming into my household rather than just one. And so, my husband and I, we run our household on, we've done this for quite a while.

[00:10:10] **Gail:** We run on multiple income streams, typically. rather than one or two. And, uh, we've got multiple reasons why we do that, but I've done this for over 20 years and I just, for me, it seems safer.

[00:10:24] **Lora:** So, it's just different lines of business or different ways that you bring in income through a number of different means?

[00:10:31] **Gail:** Yeah. So, my portfolio has of income streams has changed, uh, over the years a lot. Like in the past, it could have been comprised of like full time job plus side hustles. So, whenever I've had a full-time job, I typically have side hustles because while full time jobs can suddenly disappear and that makes me nervous.

[00:10:51] **Gail:** So I prefer to have multiple income streams for that reason. And usually the side hustle is something that I can dial up. If I would be in a full time traditional job, I would probably have a side hustle. That if that full time traditional job disappeared, I could dial the side hustle up.

[00:11:10] **Lora:** So, I have a question.

[00:11:11] **Lora:** You mentioned your finances. Like I imagine setting up your finances, your taxes, insurance, all of that is very different if you're looking at doing this, what tips do you give somebody who's wanting to get started around managing that side of the house?

[00:11:25] **Gail:** There's two types of gig workers, like I said. So, there's folks who can be employed but they're doing gig work for an employer. So, they're casual or they're on contract or something like that, right? So, the taxes will be taken off for them if they're actually employed by somebody, but they're doing on demand work for an employer. So, then they don't need to worry about that side of the fence, but they still have to do their taxes at the end of the year.

[00:11:53] **Gail:** But if they're, uh, if they're a sole proprietor or they're incorporated and they are, uh, structured like an independent worker, then they have to take care of their taxes and I highly recommend getting yourself an accountant.

[00:12:06] **Zach:** that's a career that people have heard about. The portfolio piece, I'm curious cause you, you're a portfolio careerist.

[00:12:15] **Zach:** But you also inspire, support many others that are portfolio careerists. Do you see a trend of people in their portfolios doing things that have a common thread? Do you see people doing things that are completely different to each other? What kind of varieties do you see in these portfolios?

[00:12:35] **Gail:** Well, they are so unique and different. So, over the last, I think it's almost 10 years now, I've been interviewing portfolio careers in particular. I actually started a blog on this because I've been fascinated by the fact that no two are the same.

[00:12:45] **Zach:** What's the, what's the name of your blog?

[00:12:47] **Gail:** It's called Off the Ladder Careers.

[00:12:55] **Zach:** And they can find that on google?

[00:12:55] **Gail:** Yeah, it's on my website, but, um, I don't know how, how well it shows up in the SEOs when you, when you do a Google search, but anyway, so like I'll see all kinds of things. And so, people will say to me, well, I have, you have to be entrepreneurial to be a gig worker, and that's just not true.

[00:13:11] **Gail:** And you have to be entrepreneurial to be a portfolio careerist. And that's just not true either. I'll give you an example. So, Dr. Barb is somebody that I've interviewed in the past, and she is a professor. So, she has three contracts, well, two contracts as a professor, and, at two different universities, and then she sat on a review panel, which she also got paid to do that.

[00:13:37] **Gail:** And so, her portfolio career was all made up around her PhD, in a sense, and what her PhD like has inspired through her ability to be able to do contract work and then sit on a review panel as well. So, so she's not super entrepreneurial in that she, you know, has started like a side hustle business or something like that, or has, you know, innovated something and thrown it into like the market as a service or a product because I will see portfolio careers who are doing that kind of thing where they have a job and then they start a side hustle business and then they start growing it. So, then I interviewed another woman, and she had a full time permanent position in a not for profit in Calgary.

[00:14:22] **Gail:** And then she has a self defense business that she dialed up and so she runs that. She's got a team that helps her, and she also has a full-time job. And so, the question for me is always, how do you fit all these things in with people? And it's quite fascinating how people fit it all in.

[00:14:38] **Lora:** So, if you had one tip to give somebody who wanted to get started, what would that be?

[00:14:42] **Gail:** I would say that if you have low tolerance for risk, because I think risk tolerance is a huge thing here, if you have low tolerance for risk, what I would suggest to people is keep your full time job and then start something on the side that you love, like go into something that you would love to do and test drive it.

[00:15:03] **Gail:** So if it's as a freelancer, a contractor, a consultant, and I'm seeing more people who are retired coming back into their industry in retirement, like wanting to do fun stuff that they maybe didn't do, you know, so much of the fun stuff when they were working full time. And so, they want to go back into their industry and, and test drive some fun stuff and still, you know, transfer their knowledge back into the industry.

[00:15:26] **Gail:** So, you could do something like that if you're retired, or if you're working full time, you could try freelancing on the side, or you try a startup side hustle business. That takes a lot of effort and a lot of work. Or. I recently had somebody who didn't want to leave their full-time permanent position and they also needed to run their numbers to see if, you know, they could afford to start making it maybe a transition into another industry.

[00:15:53] **Gail:** And so, they took some casual work and dialed their full-time hours down and started, you know, doing that shift into the new industry by taking on some casual work. So, I'm seeing all kinds of stuff.

[00:16:08] **Zach:** We've heard a lot about the gig economy. You have been interviewing, uh, career portfolios?

[00:16:14] **Gail:** Portfolio careerists.

[00:16:14] **Gail:** Portfolio careerists, yeah. So, the people who are income streaming. So, they're income streaming, maybe gig work is part of it.

[00:16:21] **Zach:** Yeah. You've been around this whole concept for quite some time. So how have you seen the gig economy changed, let's say, in the last 10 years?

[00:16:31] **Gail:** It's growing.

[00:16:32] **Zach:** And where do you think it's going to go in the next 10 years?

[00:16:32] **Gail:** The gig economy is not new. So, it's been around for a very long time. And I think that this is a misconception about the gig economy and people think, oh, it's new, but it's not new. And in fact, the gig economy was around before the industrial revolution. And I think we have to understand that because then we realized that, you know, industry shift and change, like the world of work changes and shifts and ebbs and flows.

[00:16:54] **Gail:** And so pre industrial revolution, people did gig jobs. That's what they did. And then the industrial revolution kind of structured everything and created the career ladder that we see today, the traditional work. And so now, but the traditional, traditional workers always kind of worked sometimes alongside gig workers because employers have always hired like casual, seasonal, on call people.

[00:17:19] **Gail:** So, there's always been an element of that. And then we know that the art world, so the more creative industries, always have been project based, sometimes lots of gig work, like musicians, artists, that kind of thing. So, it's not like it's new. The difference now is that it is in more of the technical professional jobs.

[00:17:41] **Gail:** We're seeing a growth there. And a lot of that has to do with technology and how technology has transformed certain things. And then we've also seen like the platforms like Uber, right, that have just completely created an entire organization of gig workers in a sense. And those are task based gig workers.

[00:18:03] **Gail:** So, there's growth there too.

[00:18:04] **Zach:** Yeah. That's really interesting to me that through the industrial revolution in technology, we saw maybe a centralization of capital and resources and companies to employment. But now through kind of this information technology age, it's starting to swing the other way. Where people have more opportunities that are peer to peer, or there's new business models that are being made that provide more gig work. Essentially, we're kind of swinging back to where we came from, but with technology, do you agree?

[00:18:34] **Gail:** Yes, I think that some of that is definitely an element, has an element to, what is impacting gig work, but I think the biggest thing is that employers are realizing that they can respond faster to demands, customer demands, by having on demand workers.

[00:18:53] **Gail:** And if you want to scale your business, then sometimes the best way to scale is to bring people in that have expertise in certain areas. That can help you scale. And the other thing, too, is when you've got somebody who's working outside of a job description, that has high value to an organization because they're not strapped into tasks, like specific tasks, because a lot of workers, when they're in a job description, they can't move out of that job description in many cases, right?

[00:19:21] **Gail:** They can't, especially if they're unionized, and so it is highly advantageous for a business to have people, new people come in that can just do the work.

[00:19:31] **Lora:** I know certainly it's an opportunity to continuously do interesting work because you have the option of just choosing the interesting work. that you're offered to do as a gig worker.

[00:19:42] **Lora:** I'm curious, though, about the flip side of it, because there has been some talk around, you know, labour rights and fair treatment of workers, especially in gig. What are your thoughts on that? Like, how do you, ensure that you're treated fairly?

[00:19:55] **Gail:** Right. So that's a really big question because I think that gig employment globally, if you look at gig employment globally, or you look at gig work in a country like Canada, where there's been like a lot of structure to work, right?

[00:20:11] **Gail:** Where in other countries there may be less structure, less rules, less labour laws, so it becomes a little bit easier to take advantage of people, I think. So, it depends on, sometimes I think we're comparing apples to oranges, like from country to country in a sense around gig work, but I think there definitely could be an opportunity for employers to get taken advantage of, as well as for workers to get taken advantage of.

[00:20:35] **Gail:** When there's not like super defined rules, right? Because one of the complaints about employers are that I hire like a freelancer or hire a contractor and they never want to come to meetings or because they're self employed or they, you know, they want to do their work at two o'clock in the morning, but that doesn't work with our business structure, there's that too, right, where now the workers have a little bit more say in how they work in a sense, or when they work more when they work. And so, it can be kind of a challenging thing. But also, if you're doing gig work, you have to kind of take off the traditional hat.

[00:21:17] **Gail:** And so, I think that there's some misunderstandings between workers and employers within that sort of messy structure of gig work, because if the worker has the idea that this is supposed to go like my traditional job went, then they might not be happy or they might feel like they're being taken advantage of.

[00:21:38] **Gail:** But sometimes they might not really be taken advantage of, it is just that they are not working in the same type of structure, if that makes sense. So, what I'm saying is that I think sometimes the complaints around gig work on both sides of the fence are the fact that without that structure and without maybe in sometimes even like a bona fide contract between the two, there might be a lot of misunderstanding.

[00:22:04] **Gail:** It is, in a sense, also an area where you could be taken advantage of because it's not structured properly, or you could misunderstand each other because it's not structured in a certain way that you thought it should be, but I think a lot of the complaints now right now are with a task based. It seems like a lot of the complaints are more with task-based gig work, not so much project based, like longer project based gig work, but the task based stuff.

[00:22:32] **Gail:** And I haven't researched it well enough to find out whether like the complaints are you know, because of the way the businesses are structuring themselves with the employees.

[00:22:41] **Zach:** What's the difference between a project and a task?

[00:22:44] **Gail:** Like the task-based platforms are things where you are an Uber driver, for example.

[00:22:50] **Gail:** You're just doing a specific task within that platform. Right. And you can pick, you know, which ones you want to do in a sense. I don't know what their contracts look like in

some of these task based platforms, but I do know that oftentimes these particular types of tasks happen during the day more frequently than other times.

[00:23:11] **Gail:** So, the misconception with some of these task-based workers is that they think that I'm going to have all this flexibility and freedom. But the reality is, is that during rush hour, they need to go out and that's when the work happens during rush hour, right? It doesn't necessarily have the freedom that you thought it was going to have because the work is actually at very specific times of the day.

[00:23:32] **Gail:** Like if you were going to be a Skip the Dishes person, right, and you're delivering with Skip the Dishes, I'm imagining that most of that's happening during meal times. So, if you're a family person and you're thinking, okay, I'm going to have all this flexibility and freedom, but it ends up not aligning very well to what your actual needs are, which is a job that probably would fit outside of mealtime, right?

[00:23:56] **Gail:** So, it's not always as flexible and gives you the freedom that you're thinking that you're going to get from some of these jobs because task-based work often has a specific demand time.

[00:24:10] **Zach:** If I was someone that traditionally was hired as an employee to do a set of skills, maybe it's software development and I'm going into contracting, how do I look at my hourly wage between being an employee and being a contractor?

[00:24:25] **Gail:** there's actually formulas for that. I haven't memorized the formulas, but no, there are, if you go online, and you Google search, you know, what are contractor rates, you will find a lot of stuff online that will kind of give you some direction. With what I do on the career coaching side is that's a whole piece in the stuff that I design is on the negotiation side because it's the same but it's slightly different and you have to run your numbers.

[00:24:51] **Gail:** You've got to run the numbers that you need in order to run your life and you can't be, you know, crazy out of the ballpark either. It's just like negotiating a salary,

[00:25:00] **Zach:** but typically contractors do have a higher hourly rate than an employee.

[00:25:04] **Gail:** Yup.

[00:25:05] **Lora:** So is there a common skill set, personality trait that you would see with people who would be interested in this type of work and excel at it?

[00:25:14] **Gail:** Well, again, it depends, right? Because if you're looking at gig work where you are employed as a casual person or a seasonal person or your on call and you have an employer, that's one thing. But if you are moving into independent work, a freelancer, contractor, consultant, Then that's completely different.

[00:25:36] **Gail:** So, I would say for the independent workers who are treating themselves a little bit more like they're self employed, then they've got to be able to take initiative. They have to be able to be independent of that sense of belonging that you get with an organization, because some people really need a high sense of belonging.

[00:25:58] **Gail:** And that's one thing as a contractor, freelancer, consultant, an organization might bring you in for a very short period of time, and then you're gone. And so, if that is very, very high in your set of values, that you come out like number one in needing to have a sense of belonging to an organization or to something.

[00:26:18] **Gail:** Then contract work might not be for you unless you can create that sense of belonging somewhere else within your life, or if there's an association or something that you

can become a part of within your industry that creates that sense of belonging for you, because you are often on your own.

[00:26:35] **Zach:** You know, I left full-time employment, I kind of like went back and forth for a little bit, but left it a few years ago.

[00:26:44] **Zach:** And I would say that was particularly a struggle for myself. Personally, I have gone through that evolution and transformation of being able to find that support. And that's why starting small, like you've suggested, and you know, keeping your work and building it up, is that the more you do it, the more you'll, in my opinion or at least in my situation, you'll figure out how to adapt your environment.

[00:27:06] **Zach:** Have you found similarly for you over the last 10 or 15 years that the more you do it, the more confident and capable you are in creating an environment where you have steady income, you have interesting products, and you feel belonging?

[00:27:21] **Gail:** Well, yes. And again, because, I've got a portfolio career, right?

[00:27:25] **Gail:** So sometimes certain income streams may not give that sense of belonging or camaraderie, whatever it may be, depending on the income stream, where others, you could potentially get that in a different income stream. So, if that's important, if that's really, really important to somebody, again, that's part of career planning in a sense, right, that you really sit down and you think this through, because then that's part of, if you're not going to be an income streamer, but you're going to be an independent worker, you've got to think that through.

[00:27:57] **Gail:** But if you're going to be an income streamer and you want to have multiple income streams, it could be that one of those income streams, you build it in, that's something that you want, where maybe you take on a part time job because you want that sense of belonging. And then maybe you do freelance work on the side, which is a little bit more autonomous, and you might be working for multiple companies and not get that sense of belonging.

[00:28:21] **Gail:** So again, that comes back to career planning and career planning for nontraditional workers can be completely different in many aspects than career planning for traditional workers.

[00:28:33] **Lora:** What are some resources that people could go to? And are there communities, are there areas that people can gather with other nontraditional workers to share tips and ideas?

[00:28:46] **Gail:** That's a good question. I think as this is built out, as gig work builds and grows in our cities, I think one of the places that people are finding that sense of camaraderie is in the coworking spaces. Like I have a coworking space and I have a team of people right now because we're working on a specific project, so I've moved from Being an independent worker, I'm still an independent worker, but I'm moving out of being an independent worker in a sense, I moved to being more of a solopreneur and now I'm moving from solopreneurship to being entrepreneur.

[00:29:22] **Gail:** So there's been a progression, but I'm still a portfolio careerist in that I still prefer to have income streams. With saying all that, getting back to the co working space, the co working space I got for my team and I also got the co working space because I was thinking I could have maybe, you know, like more connections going to the co working space.

[00:29:46] **Gail:** So, I found a co working space that, you know, has an area in it where, you know, there's all these multiple desks and people come and go and sit and everything. But it's interesting because nobody's hours are the same. So, it's interesting. Co working spaces are a great place to meet people in a sense, but also sometimes I don't see that person again for a really long time because I'm not there at the same time that they're there.

[00:30:10] **Gail:** So, there's a little bit of a strangeness around that too. It's not the same as when you go to an office, and you know that they're all going to be there between nine and five o'clock. Like, I think some of these folks might come at two in the morning.

[00:30:22] **Zach:** I have found for those that are familiar, maybe listening to this podcast, there's been a lot of developments in Calgary.

[00:30:27] **Zach:** And one of them is there's quite a few little innovation centers. They keep popping up, but platform's probably a central place and I will go have a meeting there and I'll work there for the afternoon and I'm not formal co working, but they have split spaces to work and free internet in the cafe. I really should incorporate this on a weekly basis because just sitting there and you know, I've been in that facility for quite some time, but the more you're there, the collisions, the random collisions you have, if you're just sitting there, that people will come up and the ideas and the business opportunities that you may have. So, yeah, dynamic work environment. It's like, it's easier if you're not just sitting at home all day, at least for me. Although there's days where it's much more convenient to be at home. So, finding places to go to find that community.

[00:31:14] **Zach:** If you could go back through your career, particularly around this gig work concept or income streaming, would you do anything different? Is there something you wish you would have known? That you know today.

[00:31:27] **Gail:** I would have purchased real estate at different times.

[00:31:30] **Zach:** Okay. Do you look at real estate as part of your Portfolio?

[00:31:34] **Gail:** Yes.

[00:31:35] **Zach:** Tell us more.

[00:31:36] **Gail:** When it comes to the portfolio stuff, you're looking at active streams of income or passive streams of income. So active means that you have to work it to make the money. Passive is more you don't have to work. So, you want to eventually create passive income streams where you don't have to work or you have to work very little in order to create income.

[00:31:57] **Gail:** And right now, I'm doing more research on passive income because there's, because of technology, again, people are creating passive income streams they might not have considered or thought about before. So, yeah, so real estate. So, in my portfolio, I have a rental property. That's something that I always wanted to do and get into, but I didn't take enough time at certain parts in the market where I had the knowledge to be able to make certain moves.

[00:32:27] **Gail:** And I think that again, like if you're looking at income streaming and portfolio careers, then you have to think about what your long-term income streams are going to look like and what your short-term income streams are going to look like as well. So, there's a lot involved. So yeah, I would have purchased more real estate.

[00:32:45] **Gail:** But you need to know what you're doing, and you need to have mentorship. And it's just like this. You have to have, I believe income streaming is great, but having mentors is very important. And then, real estate, you should not do certain things without mentors.

[00:33:00] **Zach:** How do you, how do you go about finding a mentor, going into a mentor relationship?

[00:33:06] **Zach:** I think mentorship, you know, comes up over and over again, and particularly in a traditional work environment, you know, your boss may technically be a mentor or there'd be other leaders, but that is not the same in this type of work. So, what would be your thoughts and advice around that?

[00:33:21] **Gail:** Well, I had a portfolio career mentor, probably for 10 years.

[00:33:25] **Gail:** I've had this mentor, but I had mentorship my whole life because my parents were all portfolio careerists. My parents are, they divorced and then they remarried and so one set of, cause when I say one set of parents and second set of parents, people are like, oh, she's got like all these parents and I did.

[00:33:40] **Gail:** I had a lot of parents. One set of parents, they were portfolio careers. So, they were income streaming. They were farmers, but they had multiple jobs as well. And so seasonal working in addition to like, you know, three part time jobs kind of thing. They were more on the non entrepreneurial side. Yeah. And then my other set of parents, they were more entrepreneurial, so they tended to run a few businesses, is what they did.

[00:34:05] **Gail:** So, the portfolio career stuff, I learned from a very young age. I just watched my parents become these people. And then they told me to go get a traditional job, and I'm like, why would I go get a traditional job? Like, you guys don't have traditional jobs, like. I want to be like you. And they were like, go get the traditional job.

[00:34:23] **Lora:** So if you don't have the luck to have your parents or somebody in your family, how would you recommend finding a mentor?

[00:34:31] **Gail:** That's part of the reason why, like with my business, I've wanted to build out the career support around this is because we've got lots of career support on the traditional side of work, but there's very little career support around the nontraditional side.

[00:34:43] **Gail:** And then this starts to move into entrepreneur in some cases for many people. And I see more support for, you know, businesses, startup companies, lots for traditional workers, but then there's this gap in the middle, but that gap is growing. So, we're seeing more people interested in portfolio careers and income streaming, more people interested in independent work.

[00:35:05] **Gail:** But there's no career support. And so, creating that career support for people is kind of the first start. But then also training them just like in traditional jobs or in business that you need mentors, like you have to go out and find mentors. And then I started the blog because I realized that just like what you just said is that I had parents, like I got started in this with having parents who just happened to work like that, but not everybody knew what I was talking about when I was saying, well, multiple income streams. And they're like, well, why would you want to do that? And it's because I grew up with people who said, if you don't diversify your income, like as a farmer, this is bad in the 80s, like everybody was diversifying.

[00:35:44] **Gail:** So, I just grew up with that. And I thought that was normal. And now I've learned that. It is not really how the average person, um, thinks about career.

[00:35:54] **Zach:** So, let's talk a little bit more about your career support services. Where can people find them? Tell us more about them. If someone's listening today that's interested to learn more, where do they go?

[00:36:05] **Gail:** Yeah, so last week we launched what's called the Branch Out Workshop Series. So, it's a series of three workshops and they're funded workshops for Albertans, and they provide career support in three areas. So, the first one is called Branch Out with Non-Traditional Work. So, it's kind of a light introduction into nontraditional work.

[00:36:26] **Gail:** We do a lot of mindset work. So, shifting people's mindsets from how you typically think in a traditional job to. Shifting to, you know, this is how you would have to think to be a nontraditional worker. So, we do some of that. And then we also do a lot of alignment to employers needs, because that's what you're looking at when you start to shift into this area of work, is figuring out how you can align to the needs of employers, non traditionally.

[00:36:55] **Gail:** And then the second workshop is how to set up as an independent worker. So, if somebody decides, okay. I want to move down the independent worker route, which is freelancing, contracting, consulting, then we train you how to set up and we have a business canvas for independent workers that we use that we've designed and that helps people really get a good foundation.

[00:37:17] **Gail:** And then the third workshop is, uh, Portfolio Careers. I start training people how to income stream.

[00:37:23] **Zach:** And how long will these workshops be going for?

[00:37:25] **Gail:** They're two days. So, each workshop is two full days. They're funded by the Alberta government. And you can go on the website. So purposefulcareers.ca. We have a page called Branch Out.

[00:37:39] **Gail:** And they can go on there and they can check it out and just hit register. Takes you to Eventbrite. We're sold out right now. We're sold out for the next two months. I'll have November dates out, hopefully by the end of next week.

[00:37:51] **Zach:** You'll be doing them in November. Will you be doing them in the New Year's as well?

[00:37:55] **Gail:** So, we got a grant from the Alberta government and Canadian government. And so, this is all funded for 18 months. And then we need to see where we're going to go from there.

[00:38:06] **Zach:** Yes, because I expect this podcast will be being released a little bit from now. So, it's great that this will be kind of an ongoing thing.

[00:38:12] **Zach:** So our listeners here, they can sign up.

[00:38:14] **Lora:** And we'll put links in the resources.

[00:38:15] **Zach:** I think so. I definitely feel it really resonated where you're like, there's a lot of resources going into these like high skill tech companies where they're trying to build software or hardware and it's kind of like this hockey stick curve.

[00:38:29] **Zach:** And then traditional workers, but those that are building businesses that aren't as traditional, but they're not this like hockey stick business. Like where do they fit? And, and a lot of those are in this kind of realm that we're talking about. And I feel like myself and many others that I know like me do feel a little bit lost.

[00:38:46] **Zach:** So really excited to hear about that. The work that the work you're doing.

[00:38:49] **Gail:** Well, and if you look at like tech right now, too, like there's some of these interesting matchmaking companies that are popping up that are matching up freelancers, contractors, and consultants with tech backgrounds, two companies. Like TopTel.

[00:39:04] **Gail:** Have you heard of TopTal?

[00:39:06] **Zach:** I have. I think it's TopTal.

[00:39:08] **Gail:** Oh. TopTel.

[00:39:09] **Zach:** And then I think people do like Upwork and Fiverr. So there's the whole like, yeah, the one thing as a gig worker is like typically at work, you just have to think about doing your work, but. Now you also have to think about marketing yourself.

[00:39:21] **Gail:** Those are task-based platforms. So again, you're going from task based, but if you're somebody who's looking for project-based work, so longer project based work where you could really build a relationship with an employer during like a three month or six month or a year long project, then I suggest that people find those themselves in the hidden job market.

[00:39:41] **Zach:** Yeah, I know of at least a few software dev shops that have most of their employees on contract. And they put them on projects and there's pros and cons to that, but one of the big pros is a lot of the contractors enjoy the flexibility to be easily say, hey, I'm going to take three months, six months a year.

[00:39:59] **Zach:** And it's not a big deal. They'll just say, hey, yeah, come back. And when we have a project, we'll get you back going because we already know you. So those that want to have, you know, more break in their career, like more time than the traditional three to five weeks off. Yeah, that's something that's interesting in some of these kinds of, particularly software dev shops that are project based and as well as IT consulting, digital transformation, companies that don't sell technology or not building technology as a primary business, but doing digital transformation in their business, like a big logistics company or energy company, they'll be hiring lots of contractors.

[00:40:34] **Lora:** Thanks for coming in, Gail.

[00:40:34] **Gail:** You're welcome. My pleasure.

[00:40:38] **Zach:** Thanks so much for being here.

[00:40:39] **Lora:** So, we really enjoyed our conversation with Gail. I was really struck by the amount of options for different ways to bring in income. So, you know, originally I was thinking, Oh, it's gig work, but there's a lot of options for people to diversify their income.

[00:40:57] **Zach:** I really agree. Personally, I think a couple of times we talked about this on the podcast, but I really resonated with the conversation as someone that has moved from full time employment into different work streams. So, I got a lot out of it and I hope that you did as well. And make sure to look below for the resources so you can connect directly with Gail and get the mentorship and career support that you may be looking for.

[00:41:21] **Zach:** So, make sure to check that out below. Thanks for listening.

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