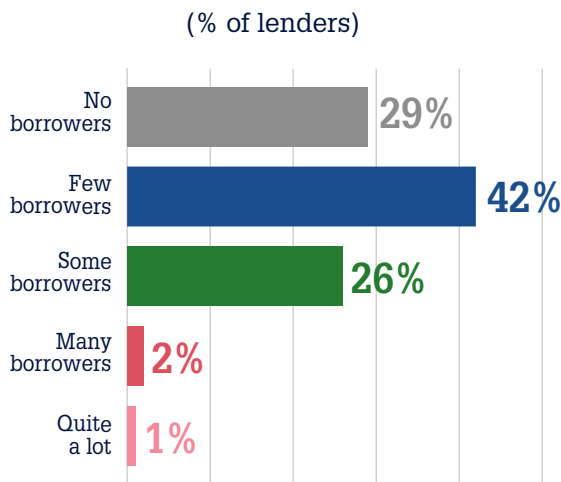




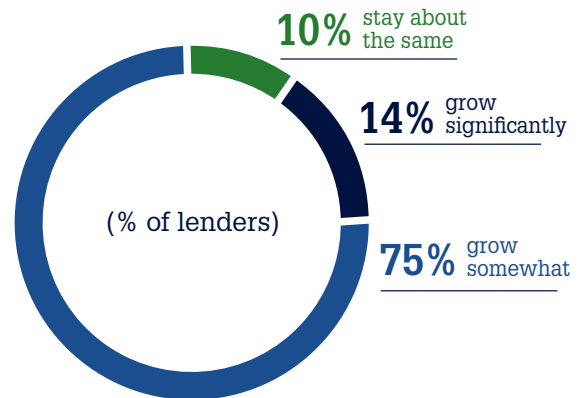
How will the gig economy shape mortgage lending in the U.S.?

On-demand gig economy services such as transportation, lodging, food delivery, and personal task services are growing and reshaping how we think about work and self-employment. We surveyed mortgage lenders to better understand the role of gig economy income in the mortgage underwriting process.

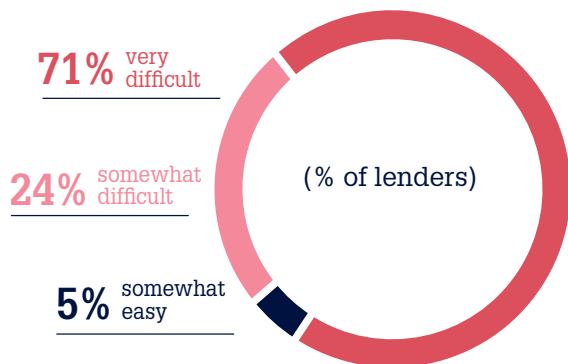
Roughly 3 out of 4 lenders reported having had customers use gig economy income when applying for a mortgage in the past year.



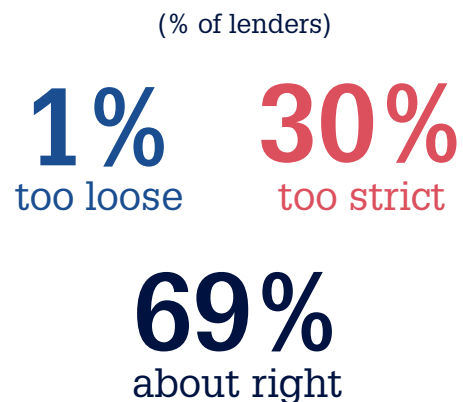
And 9 out of 10 lenders expect the share of borrowers who want to use gig economy income to qualify for a mortgage will grow within the next five years.



But 95% said today's lending practices make it difficult to approve mortgage applications that use gig economy income, citing income instability and variability as top risk factors.



By comparison, a majority of lenders said current underwriting guidelines for self-employment income verification are about right.



Hear more from [our research team](#) and read the full findings:
Mortgage Lender Sentiment Survey®