Jon - taskrabbit

Found this online by accident and was planning to do it just in betwen jobs and not doing it long term but there was a lot of work on there that was consistent and liked the day to day of it. He has been on the program total for about 3.5 years. There was a short time where he did it part time with another thing, but basically full time.

Average day: anywhere from 1-4 different jobs within task rabbit. The schedule is set before the day, but only 1-2 days in advance. Usually doesn’t know his schedule for 3-4 days in advance. Average day might pick up jobs during the day, 1 or 2 jobs back to back travel between DC and maryland and surrounding area.

A lot of times he has downtime but usually tries to work back to back. Enoguh consistent work where he can be busy, he doesn’t work on the weekend. Average day is 3-4 hours of actual work, but drive time adds a lot. Typical weekday is about **5-6 hours total.** This will be like 2 or 3 jobs and driving.

Typical work week: **work and drive time about 25-30 hours.**

Last week: **about 25 hours.**

Biggest shift comes seasonally, summer is the busiest but the amount of work that is available goes up consistently and slows down in the winter.

Jobs themselves: task rabbit has 30 categories but for Jon, he has been doing moving help, furniture assembly, heavy lifting for furniture this is 90% of the work. Jon sets his own rate, he decides which categories he wants to be activated on. They recentlly changed their cut from 30% to 15% recently, but they show what Jon’s rate is.

In a given week, Jon’s take home is about 600-800$. Sometimes he gets up to 1,000 and less is a lot less than that. Goal is ideally 800-900 a week, but realistically he brings in about 600-800.

**Financial shock** - for jon, it would be car repairs. Not in the past couple of years, but he was doing taskrabbit and had to take in a lot of car reapirs like a 2 to 300 dolar bill that he cant avoid. The way that he manages that is setting aside money for taxes and he has to do that himself, but a lot of time he dips into that for a financial shock. Thigns that he is doing activity wise. Taskrabbit money is significantly less than ideal, it is him trying to figure it out and deal with it. Gig economoy is always shifting and always chanign, downside is that he might not get any jobs tomorrow, when you are counting on consistent income so you just gotta manage. He is used to it at this point, and he doesnt mind not coming next. It is consistent enough that where there is a little gap, he can get.

**Response to shock:** he had to dip into the money that he puts aside for taxes. If that wasn’t there, then he doesn’t know what he has to do. To compound on that he owes taxes from previous years, because he set himself back for the first year.

**Financial health:** for job, he wants to get to the point where he is significantly can just do what he wants to do. But also wants tot get to a point where he can significantly paying down debt. Paying things down is the better path than saving money and getting to a point where he can function day to day and pay down debt.

**Biggest obstacle or challenge:** the varyablity isnt a huge challenge becuase it is a blessing that it is fairly consistent. Biggest challenge is that there is too much freedom, he could hurt himself by working too much. There are no labor laws. Sometimes he might just feel like he doesn’t have to work every day because he has that choice. Basically self control. How is this week gonna pay off for next week not do i want more free time, need to hit that self control challenge,.

Do i use any technical solutions: i use credit karma and nothing that is analyzing his state. There is mint, but i dont use it. Just credit monitoring.

What tools that could help: platforms that would help out wiht helath insurance. Because if you get to a certani tier, helath insurance would be huge. They have perks with differetn organizations like discount on healthcare or car rental, but still just costs a ridiculous amount of money. Currenlty doesn’t have health insurance. Health care provided would be a huge thing. Could get injured at any given day. Task rabbit just partners to give you discounted rates, but not much cheaper

Taskrabbit is a good platform and a lot comes down to if you do a good job, you will be busy and get a lot of work. Main things specifically is that they are more open with how to display on the site. On there the statistics won’t change much, but without being told, your acceptance rate will affect how you are getting hired. Set rate where you go below this, rate might be a certain level, but there is a chance that if you decline the wrong amount of job, you would get hired less. More openness to how their algorithm works, they dont know the algorithm how it works, workers should be aware of how they are doing is affecting how they are getting hired. In general, pretty open, like the will send out notifications, like dont decline jobs. Keep the platform going.