**How might we improve the financial lives of gig workers so that they are financially healthy and more resilient to shocks?**

Bill & Melinda Gates Foundation

**Introduction (5 minutes)**

1. Thank the participant for their time
2. Introduce yourself and everyone else accompanying you
3. Explain why you are conducting this interview
4. (if using video / audio recording) Ask for permission to record

**Interview Questions (Interviewing Gig Workers)**

**Context**

We structured this questionnaire in a way that it would enable us to learn as much as possible about gig workers and the gig economy in general. We have divided our questions into seven different categories to tackle every aspect of life: the kinds of work gig workers execute, the obstacles they face and how they cope with them, the ways they monitor and structure their financial funds, the ways they spend their time and money outside of work, their investment strategies (if in place).

**Top Five Questionsd**

1. In a few sentences, could you explain to us what you are currently doing to make a living. What’s your Job?

Kitchen 36, manufacture suits. Started in 2015. Need for healthy food on island. Started a foos business. Vegan food.

1. What are your biggest challenges and obstacles you are facing on a daily basis and on a broader base and how do you manage to overcome them?

Biggest challenge is hiring knowledgable help and providing salary. Train for kitchen.

1. Have you had any financial shock in the past?
   1. Yes:
      1. How did you overcome it?
      2. What steps would you have to take to deal with such hardship?
      3. Did you change any of your financial behaviors, after managing it?
   2. No:
      1. Have you thought about these things?
      2. What would you do in the case of a devastating unexpected event?
      3. Do you have any financial safety net set up?
      4. How prepared are you currently to deal with such hardship?
2. What is your plan to cope in case you suffer financial distress in-near future?
3. What is your biggest barrier to allow you to better respond to financial distress?
4. Do you use any tech solutions to monitor or improve your financial situation?
   1. Yes:
      1. Would you mind telling us which ones you use, what you use them for and how you do it?
   2. No
      1. Why not tell us more?!

**General**

1. Have you heard about the term GigWorker?
   1. Yes: Would you consider yourself a gig worker?
   2. No: What do you think the term Gig Worker stands for?

**Education**

1. What is your highest level of education?

Business degree knowledge

Knowledge of business

1. Did you have to go through any kind of additional training to do the job you are doing right now?
2. Are you planning on going through advanced training in the near future or is it even required for you to take next steps in your career?
   1. Yes: What would it be?
   2. No: Why not, tell us more… (:
3. Do you think you would be better at what you are now if you would have gone through an education that is related to the field of your occupation?
4. Do you think additional training or an academic education would have (had) an influence on your salary?

Just ask them if available.

**Work**

1. In a few sentences, could you explain to us what you are currently doing to make a living. What’s your Job?
2. Do you perform Gig-work full-time or are you supplementing a regular full-time job?
3. Would you say that you have an employer?
   1. Yes: Who is your employer and how would you describe your relationship with your employer?
   2. No: So, would you consider yourself being self-employed?
      1. Yes: How do you acquire new work, clients, customers?
      2. NO: What are you? Would you mind telling us more?
4. Who are your clients and customers?
   1. How do you acquire new clients/customers?
   2. Who do you stay in touch with them?
   3. What do you deliver to them and how do you do it?
5. How does your regular Tuesday look like?
6. How about the other days of the week?
7. What do you do on weekends, anything fun happened last weekend?
8. Do you have a fixed schedule and a working routine?
9. How long have you been doing your job?
10. What have been doing prior to your current job?
11. Why have you chosen to start doing the job you are doing now?
12. Was it easy for you to transfer from your last occupation to your recent job?
13. Do you work by yourself or in a team?
    1. If in team: How do you structure your team work?
14. What are your biggest challenges and obstacles you are facing on a daily basis and on a broader base and how do you manage to overcome them?

Like to hike.

**Life**

1. What do you enjoy in life when you are not working?
2. Would you say you have enough time to spend on hobbies and/or family and friends?
3. What do you do when you want to indulge yourself?
4. Can you tell us what you spend most of your money on?
5. Can you tell us what you would like to spend more/less money on?

**Finance**

1. Are you saving some of your income on any particular timely base?
   1. Yes:
      1. How much are you trying to save?
      2. Is there anything in particular you are saving money for?
      3. How do you save it? Are you using any specific tools to save money?
   2. No:
      1. Why not?
      2. What is stopping you from doing it?
      3. Would you like to?
2. Are you investing any of your income?
   1. Yes:
      1. How much money are you investing?
      2. What are you investing your money in?
      3. How long are you planning on investing?
      4. Are you using any specific tools to invest your money?
   2. No:
      1. Why not?
      2. What is stopping you from doing it?
      3. Would you like to do it?
3. What would you consider a financial shock or hardship event? (in terms of event, dollar cost, etc)
4. Have you had any financial shocks in the past?
   1. Yes:
      1. How did you manage it?
      2. What steps would you have to take to deal with such hardship?
      3. Did you change any of your financial behaviors, after managing it?
   2. No:
      1. Have you thought about these things?
      2. What would you do in the case of a devastating unexpected event?
      3. Do you have any financial safety net set up?
      4. How prepared are you currently to deal with such hardship?

**Insurance**

1. Do you have any coverage that helps you in case you suffer financial distress?
   1. Yes:
      1. What are these?
   2. No:
      1. Would you consider to contract one?

**Tech solution**

1. Do you use any tech solutions to monitor or improve your financial situation?
   1. Yes:
      1. Would you mind telling us which ones you use, what you use them for and how you do it?
   2. No
      1. Why not tell us more?!
2. In case you could keep your savings with a digital/tech solution, would you use it?
   1. Yes:
      1. do you think it could have any risk?
      2. What considerations would you have?
   2. No:
      1. Why?
3. In case you suffer a financial shock, do you think that a peer to peer platform could help you to go through it?
4. How can you imagine that solution?

Wrap-up / Thanks (5 minutes)

1. These are all the questions I’ve had. Is there anything else you wanted to add? Or do you have any questions for me?
2. Thank the participant.